

Fallon Community Health Plan, Inc.  
**Schedule of Benefits**

Fallon Health Direct Care QHD HSA \$3,000

This Schedule of Benefits is part of your  
Direct Care *Member Handbook/Evidence of Coverage*.  
It describes your costs for health care.

This Schedule of Benefits shows your copayments and coinsurance for the covered services outlined in the Direct Care *Member Handbook/Evidence of Coverage*. It also outlines any of your benefits that differ from those shown in the *Member Handbook/Evidence of Coverage*. The information in this document replaces any information in *your Member Handbook/Evidence of Coverage* that conflicts with it. If you have any questions about your benefits, please call Customer Service at 1-800-868-5200 (TRS 711).

✓ This health plan **meets Minimum Creditable Coverage standards** and **will satisfy** the individual mandate that you have health insurance.

**MASSACHUSETTS REQUIREMENT TO PURCHASE HEALTH INSURANCE:**

**As of January 1, 2009 the Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years of age and older, must have health coverage that meets the Minimum Creditable Coverage standards set by the Commonwealth Health Insurance Connector, unless waived from the health insurance requirement based on affordability or individual hardship. For more information, call the Connector at 1-877-MA-ENROLL or visit the Connector website ([www.mahealthconnector.org](http://www.mahealthconnector.org)).**

This health plan **meets Minimum Creditable Coverage standards** that are effective January 1, 2021 as part of the Massachusetts Health Care Reform Law. If you purchase this plan, you **will satisfy** the statutory requirement that you have health insurance meeting these standards.

THIS DISCLOSURE IS FOR MINIMUM CREDITABLE COVERAGE STANDARDS THAT ARE EFFECTIVE JANUARY 1, 2021. BECAUSE THESE STANDARDS MAY CHANGE, REVIEW YOUR HEALTH PLAN MATERIAL EACH YEAR TO DETERMINE WHETHER YOUR PLAN MEETS THE LATEST STANDARDS.

**If you have questions about this notice, you may contact the Division of Insurance by calling (617) 521-7794 or visiting its website at [www.mass.gov/doi](http://www.mass.gov/doi).**

The following apply to your *Member Handbook/Evidence of Coverage*:

**Deductible**

Before the plan will begin to provide benefits for most covered services you must first meet a benefit period deductible. Each member must meet the per-member deductible unless the family deductible applies. The family deductible is considered met when any combination of members in a family reaches the family deductible amount.

The deductible does not apply to preventive care, including immunizations; health maintenance visits for adults and children, as well as those mammograms, cytological exams and tests associated with health maintenance visits; prenatal care; well child care, including vision and auditory screening; voluntary family planning; or nutrition counseling and health education.

A deductible carryover provision does not apply to this plan.

**Your costs for covered services**

Your deductible is **\$3,000** if you elected individual coverage. Your deductible is **\$6,000** if you elected family coverage. If you elect individual coverage, you must meet the individual coverage deductible amount. If you elect family coverage, you and your family must meet the family coverage deductible amount. The family coverage deductible is considered met when any combination of members in a family reaches the family deductible amount. Any one member in a plan that is subject to the family deductible who accumulates services totaling the minimum family deductible amount allowed under IRS guidelines in the applicable benefit period has met the deductible, and will receive benefits for covered services less any applicable copayments or coinsurance. The remaining members in a plan that is subject to a family deductible must fulfill the balance of the family plan deductible amount. The deductible does not apply to preventive care. A deductible carryover provision does not apply to this plan.

**Out-of-pocket maximum**

There is a limit to what you will have to pay for the covered health care services you receive during the benefit period. This is called your out-of-pocket maximum. Your out-of-pocket maximum includes your deductible plus any coinsurance and copayments you pay. Your out-of-pocket maximum does not include your premium charge or any costs you incur for health care services not covered by the plan. **Your out-of-pocket maximum is \$7,000 if you elected individual coverage. Your out-of-pocket maximum is \$14,000 if you elected family coverage.** The family out-of-pocket maximum is considered met when any combination of members in a family reaches the family out-of-pocket maximum amount.

**Domestic partner coverage**

You may include a domestic partner and his/her dependents under your family coverage. A domestic partner is defined as a partner of the same or opposite sex whom you have registered with your employer for eligibility for benefits, and have included under your family coverage for health insurance.

**It Fits!™ benefit**

Your contract includes coverage for services provided under the It Fits!™ program to a maximum of \$150.

**SmartShopper program**

Your contract includes coverage for services provided under the SmartShopper program. Please go to the Fallon Health website at [www.fallonhealth.org](http://www.fallonhealth.org) and visit the member portal for details.

**Covered services**

The following chart shows your costs for covered services. These costs apply to the services in the **Description of benefits** section of your *Member Handbook/Evidence of Coverage*. In summary, your responsibilities are as follows:

Covered services	Benefits
<p><b>Ambulance services</b></p> <ol style="list-style-type: none"> <li>Ambulance transportation for an emergency</li> <li>Ambulance transportation for non-emergency situations, when medically necessary</li> </ol>	<p>Covered in full after you meet your deductible</p> <p>Covered in full after you meet your deductible</p>
<p><b>Autism services</b> <i>Prior authorization required</i></p> <ol style="list-style-type: none"> <li>Habilitative and rehabilitative care</li> <li>Applied behavior analysis when supervised by a board certified behavioral analyst</li> <li>Therapeutic care, services including speech, physical and occupational therapy</li> </ol>	<p>\$25 copayment per visit after you meet your deductible</p> <p>Covered in full after you meet your deductible</p> <p>\$25 copayment per visit after you meet your deductible</p>
<p><b>Durable medical equipment and prosthetic/orthotic devices</b> <i>Referral and prior authorization required for most services</i></p> <ol style="list-style-type: none"> <li>The purchase or rental of durable medical equipment and prosthetic/orthotic devices (including the fitting, preparing, repairing and modifying of the appliance)</li> <li>Scalp hair prosthesis (wigs) for individuals who have suffered hair loss as a result of the treatment of any form of cancer or leukemia. Coverage is provided for one scalp hair prosthetic (wig) per member per benefit period when the prosthesis is determined to be medically necessary by a plan physician and the plan</li> <li>Breast prosthesis that is medically necessary after a covered reconstructive surgery following a mastectomy</li> <li>Prosthetic limbs which replace, in whole or in part, an arm or leg.</li> <li>Insulin pump and insulin pump supplies</li> <li>Breast pumps</li> <li>Up to \$2,000 per ear for hearing aid device only, every 36 months (must be 21 years of age or younger) <ul style="list-style-type: none"> <li>Related services and supplies for hearing aids (not subject to the \$2,000 limit)</li> </ul> </li> <li>Medical and surgical supplies</li> </ol>	<p>30% coinsurance after you meet your deductible</p> <p>30% coinsurance after you meet your deductible</p> <p>30% coinsurance after you meet your deductible</p> <p>20% coinsurance after you meet your deductible</p> <p>Covered in full after you meet your deductible</p> <p>Covered in full</p> <p>30% coinsurance after you meet your deductible</p> <p>Covered in full after you meet your deductible</p>
<p><b>Emergency and urgent care</b></p> <ol style="list-style-type: none"> <li>Emergency room visits</li> <li>Emergency room visits when you are admitted to an observation room</li> <li>Urgent care visits in a doctor's office or at an urgent care facility</li> </ol>	<p>\$250 copayment per visit after you meet your deductible</p> <p>Covered in full after you meet your deductible</p> <p>\$40 copayment per visit after you meet your deductible</p>

Questions? Contact Customer Service at 1-800-868-5200 (TRS 711) or at [fallonhealth.org](http://fallonhealth.org).

Covered services	Benefits
<p><i>Emergency and urgent care, continued</i></p> <p>4. Emergency prescription medication provided out of the Direct Care service area as part of an approved emergency treatment</p> <p>5. Telemedicine visits with physicians through Teladoc. Visits are performed by phone, video, or mobile app.</p>	<p>Tier 1: \$5 copayment Tier 2: \$30 copayment Tier 3: \$100 copayment Tier 4: \$200 copayment for up to a 14-day supply after you meet your deductible</p> <p>\$5 copayment per visit after you meet your deductible</p>
<p><b>Enteral formulas and low protein foods</b> <i>Referral and prior authorization required for enteral formulas</i></p> <p>1. Enteral formulas, upon a physician's written order, for home use in the treatment of malabsorption caused by Crohn's disease, ulcerative colitis, gastroesophageal reflux, gastrointestinal motility, chronic intestinal pseudo-obstruction, and inherited diseases of amino acids and organic acids</p> <p>2. Food products that have been modified to be low in protein for individuals with inherited diseases of amino acids and organic acids. You may be required to purchase these products over the counter and submit claims to the plan for reimbursement.</p>	<p>Covered in full after you meet your deductible</p> <p>Covered in full after you meet your deductible</p>
<p><b>Home health care services</b> <i>Prior authorization required</i></p> <p>1. Part-time or intermittent skilled nursing care and physical therapy provided in your home by a home health agency</p> <p>2. Additional services and supplies that are determined to be a medically necessary component of skilled nursing care and physical therapy</p> <p>3. Home dialysis services and non-durable medical supplies</p>	<p>Covered in full after you meet your deductible</p> <p>Covered in full after you meet your deductible</p> <p>Covered in full after you meet your deductible</p>
<p><b>Hospice care services</b> <i>Referral and prior authorization required</i></p>	<p>Covered in full after you meet your deductible</p>
<p><b>Hospital inpatient services</b> <i>Referral and prior authorization required</i></p> <p>1. Inpatient hospital services including room and board in a semiprivate room and the services and supplies that would ordinarily be furnished to you while you are an inpatient</p>	<p>\$200 copayment per admission after you meet your deductible</p>
<p><b>Infertility/assisted reproductive technology (art) services*</b> <i>Referral and prior authorization required (unless provided by a Reliant Medical Group specialist and you have a Reliant Medical Group PCP)</i></p> <p>1. Office visits for the consultation, evaluation and diagnosis of fertility</p>	<p>\$25 copayment per visit with a PCP and certain other providers after you meet your deductible</p> <p>\$40 copayment per visit with a specialist after you meet your deductible</p>

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Covered services	Benefits
<p><i>Infertility/assisted reproductive technology (art) services*, continued</i></p> <ol style="list-style-type: none"> <li>2. Diagnostic laboratory services</li> <li>3. Diagnostic X-ray services</li> <li>4. Artificial insemination, such as intrauterine insemination (IUI)</li> <li>5. Assisted reproductive technologies* except for those listed below</li> <li>6. Assisted reproductive technologies for:               <ul style="list-style-type: none"> <li>• In-vitro fertilization (IVF-ET)</li> <li>• Gamete intrafallopian transfer (GIFT)</li> <li>• Zygote intrafallopian transfer (ZIFT)</li> </ul> </li> <li>7. Sperm, egg, and/or inseminated egg procurement, assisted hatching, cryopreservation, processing and banking for plan members in active infertility treatment, to the extent that such costs are not covered by the donor's insurer</li> </ol> <p>* See the <b>Description of benefits</b> section of your <i>Member Handbook/Evidence of Coverage</i> for a list of covered infertility/ART services.</p>	<p>Covered in full after you meet your deductible</p> <p>Covered in full after you meet your deductible</p> <p>Covered in full after you meet your deductible</p> <p>Covered in full after you meet your deductible</p> <p>\$100 copayment per procedure after you meet your deductible</p> <p>Covered in full after you meet your deductible</p>
<p><b>Maternity services</b></p> <ol style="list-style-type: none"> <li>1. Obstetrical services including prenatal, childbirth, postnatal and postpartum care</li> <li>2. Inpatient maternity and newborn child care for a minimum of 48 hours of care following a vaginal delivery, or 96 hours of care following a Caesarean section delivery, including charges for the following services when provided during an inpatient maternity admission: childbirth, nursery charges, circumcision, routine examination, hearing screening and medically necessary treatments of congenital defects, birth abnormalities or premature birth. The covered length of stay may be reduced if the mother and the attending physician agree upon an earlier discharge. If you or your newborn are discharged earlier, you are covered for home visits, parent education, assistance and training in breast or bottle feeding and the performance of any necessary and appropriate clinical tests; provided, however that the first home visit shall be conducted by a registered nurse, physician or certified nurse midwife; and provided further, that any subsequent home visit determined to be clinically necessary shall be provided by a licensed health care provider.</li> </ol> <p><i>(Fallon Health members are eligible for childbirth classes (refresher class or siblings class))</i></p>	<p>Prenatal: \$25 copayment (first visit only)</p> <p>Postnatal: \$25 copayment per visit after you meet your deductible</p> <p>\$200 copayment per admission after you meet your deductible</p> <p>Covered in full through member reimbursement</p>

Covered services	Benefits
<p><b>Mental health and substance use services</b></p> <p><b>Inpatient services</b>  <i>Prior authorization required</i></p> <ol style="list-style-type: none"> <li>Inpatient hospital care for as many days as your condition requires, including room and board and the services and supplies that would ordinarily be furnished to you while you are an inpatient. These include, but are not limited to, individual, family and group therapy, pharmacological therapy, and diagnostic laboratory services.   <b>Note:</b> Prior authorization will not be required for behavioral health inpatient admission immediately following an emergency room visit.</li> </ol> <p><b>Intermediate services</b>  <i>Prior authorization required</i>  <i>Intermediate services include but are not limited to:</i></p> <ol style="list-style-type: none"> <li>Acute and other residential treatment: Mental health services provided in a 24-hour setting therapeutic environments</li> <li>Clinically managed detoxification services: 24 hour, 7 days a week, clinically managed de-tox services in a licensed non-hospital setting that include 24 hour per day supervision</li> <li>Partial Hospitalization: Short-term day/evening mental health programming available 5 to 7 days per week</li> <li>Intensive outpatient programs: Multimodal, inter-disciplinary, structured behavioral health treatment provided 2-3 hours per day, multiple days per week</li> <li>Day treatment: Program encompasses some portion of the day or week rather than a weekly visit</li> <li>Crisis Stabilization: Short-term psychiatric treatment in a structured, community based therapeutic environments.</li> <li>In-home therapy services</li> </ol> <p>Intermediate services for children and adolescents under the age of 19</p> <ol style="list-style-type: none"> <li>Community-based acute treatment</li> <li>Intensive community-based treatment</li> <li>Intensive Care Coordination</li> <li>Family Stabilization Team (also referred to as In-Home Therapy)</li> <li>In-home Behavioral Services</li> <li>Mobile Crisis Intervention (services available up to seven days).                      Prior authorization not required.</li> <li>Family support and training</li> </ol>	<p>Covered in full after you meet your deductible</p> <p>Covered in full after you meet your deductible</p> <p>Covered in full after you meet your deductible</p> <p>Covered in full after you meet your deductible</p> <p>\$25 copayment per visit after you meet your deductible</p> <p>\$25 copayment per visit after you meet your deductible</p> <p>\$25 copayment per visit after you meet your deductible</p> <p>\$25 copayment per visit after you meet your deductible</p> <p>\$25 copayment per visit after you meet your deductible</p> <p>\$25 copayment per visit after you meet your deductible</p> <p>Covered in full after you meet your deductible</p> <p>Covered in full after you meet your deductible</p> <p>Covered in full after you meet your deductible</p> <p>Covered in full after you meet your deductible</p> <p>Covered in full after you meet your deductible</p> <p>Covered in full after you meet your deductible</p> <p>Covered in full after you meet your deductible</p> <p>Covered in full after you meet your deductible</p>

Covered services	Benefits
<p><i>Mental health and substance use services, continued</i></p> <p>8. Therapeutic mentoring services</p> <p><b>Outpatient services</b></p> <p>1. Outpatient office visits, including individual, group or family therapy.</p> <p>2. Psychopharmacological services, such as visits with a physician to review, monitor and adjust the levels of prescription medication to treat a mental condition. Prior authorization required.</p> <p>3. Neuropsychological assessment services when medically necessary. Prior authorization required.</p> <p>Note: Effective for plan years beginning on or after October 1, 2015, Massachusetts state law (Chapter 258 of the Acts of 2014) restricts the circumstances in which insurers may require prior authorization for substance use services. We will not require prior authorization for substance use services in any circumstances where this is not allowed by Chapter 258.</p>	<p>Covered in full after you meet your deductible</p> <p>\$25 copayment per visit after you meet your deductible</p> <p>\$25 copayment per visit after you meet your deductible</p> <p>\$25 copayment per visit after you meet your deductible</p>
<p><b>Office visits and outpatient services</b></p> <p>1. Office visits, to diagnose or treat an illness or an injury</p> <ul style="list-style-type: none"> <li>• Telehealth visits done via a secure, real time Telemedicine platform which is inclusive of both an audio and visual component.</li> </ul> <p>2. A second opinion, upon your request, with another plan provider</p> <p>3. Certain drugs covered under medical benefits, and that are ordered, supplied and administered by a plan provider</p> <p>4. Allergy injections</p> <p>5. Radiation therapy and Chemotherapy</p> <p>6. Respiratory therapy</p> <p>7. Hormone replacement services in the doctor's office for perimenopausal or postmenopausal women</p>	<p>\$25 copayment per visit with a PCP and certain other providers after you meet your deductible</p> <p>\$40 copayment per visit with a specialist after you meet your deductible</p> <p>\$25 copayment per visit with a PCP and certain other providers after you meet your deductible</p> <p>\$40 copayment per visit with a specialist after you meet your deductible</p> <p>Covered in full after you meet your deductible</p> <p>Covered in full after you meet your deductible</p> <p>Covered in full after you meet your deductible</p> <p>Covered in full after you meet your deductible</p> <p>\$25 copayment per visit after you meet your deductible</p>

Covered services	Benefits
<i>Office visits and outpatient services, continued</i>	
8. Diagnostic lab services ordered by a plan provider, in relation to a covered office visit	Covered in full after you meet your deductible
9. Diagnostic X-ray services ordered by a plan provider, in relation to a covered office visit	Covered in full after you meet your deductible
10. Other diagnostic services including but not limited to, EKG, endoscopy, colonoscopy and ultrasound	Covered in full after you meet your deductible
11. High-tech imaging services, including but not limited to, MRI/MRA, CT/CTA, PET scans and nuclear cardiology imaging. Limited to one copayment per day when performed at the same facility for the same diagnosis. (Prior authorization required.)	\$250 copayment per MRI, CT, PET scan or nuclear cardiology image after you meet your deductible
12. Chiropractic services for acute musculoskeletal conditions. The condition must be new or an acute exacerbation of a previous condition. Chiropractic services will be covered as medically necessary.	\$25 copayment per visit after you meet your deductible
<ul style="list-style-type: none"> <li>• Outpatient lab tests and x-rays</li> </ul>	See Diagnostic lab, x-ray and high-tech imaging services
13. Outpatient renal dialysis at a plan-designated center or continuous ambulatory peritoneal dialysis	Covered in full after you meet your deductible
14. Diabetes outpatient self-management training and education, including medical nutrition therapy, provided by a certified diabetes health care provider	\$25 copayment per visit after you meet your deductible
15. Laboratory tests necessary for the diagnosis or treatment of diabetes, including glycosylated hemoglobin, or HbA1c, tests, and urinary/protein/microalbumin and lipid profiles	Covered in full after you meet your deductible
16. Medical social services provided to assist you in adjustment to your or your family member's illness. This includes assessment, counseling, consultation and assistance in accessing community resources.	\$25 copayment per visit after you meet your deductible
17. Outpatient surgery, anesthesia and the medically necessary preoperative and postoperative care related to the surgery	\$100 copayment per surgery after you meet your deductible when provided in a hospital outpatient, day surgery or ambulatory care facility
18. Visit to a contracted limited service clinic. Services are provided for a variety of common illnesses, including, but not limited to:	\$25 copayment per visit after you meet your deductible
<ul style="list-style-type: none"> <li>• strep throat</li> <li>• ear, eyes, sinus, bladder and bronchial infections</li> <li>• minor skin conditions (e.g. sunburn, cold sores)</li> </ul>	
19. Podiatry care	
<ul style="list-style-type: none"> <li>• Outpatient lab tests and x-rays</li> </ul>	See Diagnostic lab, x-ray and imaging services
<ul style="list-style-type: none"> <li>• Outpatient surgical services</li> </ul>	See Outpatient surgery
<ul style="list-style-type: none"> <li>• Outpatient medical care</li> </ul>	See Office visits



Covered services	Benefits
<p><b>Oral surgery and related services</b>  <i>Referral and prior authorization required (except for extraction of impacted teeth or lingual frenectomy)</i></p> <ol style="list-style-type: none"> <li>1. Removal or exposure of impacted teeth, including both hard and soft tissue impactions, or an evaluation for this procedure</li> <li>2. Surgical treatments of cysts, affecting the teeth or gums, that must be rendered by a plan oral surgeon</li> <li>3. Treatment of fractures of the jaw bone (mandible) or any facial bone</li> <li>4. Evaluation and surgery for the treatment of temporomandibular joint disorder when a medical condition is diagnosed, or for surgery related to the jaw or any structure connected to the jaw</li> <li>5. Extraction of teeth in preparation for radiation treatment of the head or neck</li> <li>6. Surgical treatment related to cancer</li> <li>7. Emergency medical care, such as, to relieve pain and stop bleeding as a result of accidental injury to sound natural teeth or tissues, when provided as soon as medically possible after the injury. This does not include restorative or other dental services. No referral or authorization is required. Go to the closest provider.</li> </ol> <p>Note: These benefits are for oral surgery services in an office setting. Oral surgery services in a hospital outpatient, day surgery or ambulatory care facility, or as an inpatient are covered in full after you meet your deductible.</p> <p>See <b>Office visits and outpatient services</b> for diagnostic lab and X-ray services.</p>	<p>\$40 copayment per visit after you meet your deductible</p> <p>\$40 copayment per visit after you meet your deductible</p> <p>\$40 copayment per visit after you meet your deductible</p> <p>\$40 copayment per visit after you meet your deductible</p> <p>\$40 copayment per visit after you meet your deductible</p> <p>\$40 copayment per visit after you meet your deductible</p> <p>\$25 copayment per visit to a physician's or dentist's office after you meet your deductible</p> <p>\$250 copayment per visit to an emergency room after you meet your deductible</p>
<p><b>Organ transplants</b>  <i>Referral and prior authorization required</i></p> <ol style="list-style-type: none"> <li>1. Office visits related to the transplant</li> <li>2. Inpatient hospital services, including room and board in a semiprivate room and the services and supplies that would ordinarily be furnished to you while you are an inpatient</li> </ol>	<p>\$25 copayment per visit with a PCP and certain other providers after you meet your deductible</p> <p>\$40 copayment per visit with a specialist after you meet your deductible</p> <p>\$200 copayment per admission after you meet your deductible</p>

Covered services	Benefits
<p><i>Organ transplants, continued</i></p> <p>3. Human leukocyte antigen (HLA) or histocompatibility locus antigen testing for A, B or DR antigens, or any combination thereof, necessary to establish bone marrow transplant donor suitability of a member</p>	<p>Covered in full after you meet your deductible</p>
<p><b>Pediatric dental benefits</b> <i>(for members under the age of 19)</i></p>	<p>See Addendum: Pediatric Dental Services</p>
<p><b>Pediatric vision benefits</b> <i>(for members under the age of 19)</i></p>	<p>See Addendum: Pediatric Vision Services</p>
<p><b>Prescription drugs</b> Covered prescription items:</p> <ul style="list-style-type: none"> <li>• Prescription medication</li> <li>• Prescription contraceptive drugs and devices*</li> <li>• Hormone replacement therapy for peri- and post-menopausal women</li> <li>• Injectable agents (self-administered**)</li> <li>• Insulin</li> <li>• Syringes (including insulin syringes) or needles when medically necessary</li> <li>• Supplies for the treatment of diabetes, as required by state law, including: <ul style="list-style-type: none"> <li>– blood glucose monitoring strips</li> <li>– urine glucose strips</li> <li>– lancets</li> <li>– ketone strips</li> </ul> </li> <li>• Special medical formulas to treat certain metabolic disorders as required by state law (prior authorization required).</li> </ul> <p>*Generic prescription contraceptive drugs and devices are covered in full. Brand name prescription contraceptive drugs and devices with no generic equivalent are covered in full (prior authorization required).</p> <p>**Injectables administered in the doctor's office or under other professional supervision are covered as a medical benefit.</p> <p>Orally administered anticancer medications used to kill or slow the growth of cancerous cells</p> <p>Certain medications cannot be limited to a 30-day supply due to manufacturer packaging, for example, a prefilled syringe. In these cases, you will be charged the applicable copay/coinsurance based on the actual day supply.</p> <p><b>Note:</b> Medical and surgical supplies obtained through a pharmacy may have a drug prescription benefit cost-sharing applied.</p>	<p>Network pharmacy: Tier 1: \$5 copayment Tier 2: \$30 copayment Tier 3: \$100 copayment Tier 4: \$200 copayment for up to a 30-day supply after you meet your deductible</p> <p>Mail-order pharmacy: Tier 1: \$10 copayment Tier 2: \$60 copayment Tier 3: \$200 copayment Tier 4: \$600 copayment for up to a 90-day supply after you meet your deductible</p> <p>Covered in full after you meet your deductible</p>

Covered services	Benefits
<b>Preventive care</b>	
1. Routine physical exams for the prevention and detection of disease	Covered in full
2. Immunizations that are included on the formulary, that are for covered medical benefits and that are ordered, supplied and administered by a plan physician. If administered by a plan specialist, you will generally need to obtain a referral to see the specialist.	Covered in full
3. A baseline mammogram for women age 35 to 40, and a yearly mammogram for women age 40 and older	Covered in full
4. Routine gynecological care services, including an annual Pap smear (cytological screening) and pelvic exam	Covered in full
5. Routine eye exams, once in each 12-month period	Covered in full
6. Hearing and vision screening	Covered in full
7. Well-child care and pediatric services, at least six times during the child's first year after birth, at least three times during the next year, then at least annually until the child's sixth birthday. This includes the following services, as recommended by the physician and in accordance with state law: <ul style="list-style-type: none"> <li>• physical examination</li> <li>• history</li> <li>• measurements</li> <li>• sensory screening</li> <li>• neuropsychiatric evaluation</li> <li>• development screening and assessment</li> </ul>	Covered in full
8. Pediatric services including: <ul style="list-style-type: none"> <li>• appropriate immunizations</li> <li>• hereditary and metabolic screening at birth</li> <li>• newborn hearing screening test performed before the newborn infant is discharged from the hospital or birthing center</li> <li>• tuberculin tests, hematocrit, hemoglobin, and other appropriate blood tests and urinalysis</li> <li>• lead screening</li> </ul>	Covered in full
9. Female consultations, examinations, procedures, contraceptive devices, and medical services related to the use of all contraceptive methods*	Covered in full
10. Tobacco counseling sessions with your primary physician or other provider designed to create a plan to stop smoking.	Covered in full
* Prescription contraceptive devices are covered under the prescription drug benefit.	

Covered services	Benefits
<p><b>Reconstructive surgery</b>  <i>Referral and prior authorization required (unless provided by a Reliant Medical Group specialist and you have a Reliant Medical Group PCP)</i></p> <ol style="list-style-type: none"> <li>Inpatient hospital services including room and board in a semiprivate room and the services and supplies that would ordinarily be furnished to you while you are an inpatient, including Massachusetts mandated services for cleft lip and cleft palate</li> </ol>	<p>\$200 copayment per admission after you meet your deductible</p>
<p><b>Rehabilitation and habilitation services</b>  <i>Referral required</i></p> <ol style="list-style-type: none"> <li>Physical and occupational therapy services are covered for up to 60 visits combined per benefit period when medically necessary with a PCP referral. After 60 combined physical and occupational therapy visits, prior authorization based on medical necessity is required for additional visits.</li> <li>Medically necessary services for the diagnosis and treatment of speech, hearing and language disorders when services are provided by a plan provider who is a speech-language pathologist or audiologist; and at a plan facility or a plan provider's office with a PCP referral. After 30 speech therapy visits, prior authorization based on medical necessity is required for additional visits.</li> <li>Cardiac rehabilitation services to treat cardiovascular disease in accordance with state law and Department of Public Health regulations</li> <li>Medically necessary early intervention services delivered by a certified early intervention specialist, according to operational standards developed by the Department of Public Health, for children from birth to their third birthday.</li> <li>Pulmonary rehabilitation services for chronic obstructive pulmonary disease (COPD) are covered for up to two one-hour sessions per day, for up to 36 lifetime sessions.</li> </ol>	<p>\$25 copayment per visit after you meet your deductible</p> <p>\$25 copayment per visit after you meet your deductible</p> <p>\$25 copayment per visit after you meet your deductible</p> <p>Covered in full after you meet your deductible</p> <p>Covered in full after you meet your deductible</p>
<p><b>Skilled nursing facility services</b>  <i>Referral and prior authorization required</i></p> <ol style="list-style-type: none"> <li>Inpatient hospital services, for up to 100 days in each benefit period provided criteria is met, including room and board in a semiprivate room and the services and supplies that would ordinarily be furnished to you while you are an inpatient</li> </ol>	<p>\$200 copayment per admission after you meet your deductible</p>

## Addendum Pediatric Dental Services

This addendum is part of your *Member Handbook/Evidence of Coverage*.

This addendum provides you with the cost-sharing that you are responsible for when you get covered pediatric dental care from a plan dentist for members under the age of 19. For a list of plan dentists, go to [fallonhealth.org](http://fallonhealth.org) or call Customer Service at 1-800-868-5200 (TRS 711).

### Preventive and Diagnostic Services

Preventive and Diagnostic Services	Benefits
<ul style="list-style-type: none"> <li>• Comprehensive Evaluation (once per lifetime per provider or location)</li> <li>• Periodic Oral Exams (two per benefit period)</li> <li>• Limited oral evaluation (two per benefit period)</li> <li>• Full mouth x-rays (once every 36 months per provider or location)</li> <li>• Panoramic x-rays (once every 36 months per provider or location)</li> <li>• Bitewing x-rays (two per benefit period)</li> <li>• Single tooth x-rays (one per visit)</li> <li>• Teeth cleaning, including minor scaling procedures (two per benefit period)</li> <li>• Fluoride Treatments (one per day per provider or location)</li> <li>• Space maintainers</li> <li>• Sealants (Please note: Sealants are not covered on previously restored teeth) (Once every 36 months per provider or location)</li> </ul>	Covered in full after you meet your deductible

### Basic Covered Services

Basic Covered Services	Benefits
<ul style="list-style-type: none"> <li>• Amalgam restorations (once per benefit period per tooth)</li> <li>• Composite resin restorations (once per benefit period per tooth)</li> <li>• Recement crowns/onlays</li> <li>• Rebase or reline dentures (once every 24 months)</li> <li>• Root canals on permanent teeth (once per lifetime per tooth)</li> <li>• Prefabricated stainless steel crowns (once per lifetime per tooth)</li> <li>• Periodontal scaling and root planning (once every 36 months)</li> <li>• Simple extractions (once per lifetime per tooth, erupted or exposed root)</li> <li>• Surgical extractions (once per lifetime per tooth)</li> <li>• Vital pulpotomy</li> <li>• Apeicocectomy</li> <li>• Palliative care</li> <li>• Anesthesia</li> </ul>	25% coinsurance after you meet your deductible

**Major Restorative Services**

<b>Major Restorative Services</b>	<b>Benefits</b>
<ul style="list-style-type: none"> <li>• Crown, resin (once every 60 months per tooth)</li> <li>• Porcelain/ceramic crowns (once every 60 months per tooth)</li> <li>• Porcelain fused to metal/mobile/high noble crowns (once every 60 months per tooth)</li> <li>• Partial and complete dentures (once every 84 months)</li> </ul>	50% coinsurance after you meet your deductible

**Orthodontia**

<b>Orthodontia</b>	<b>Benefits</b>
Coverage is provided for services under the following conditions: only when medically necessary; patient must have severe and handicapping malocclusion as defined by HLD index score of 28 and/or one or more auto qualifiers. Prior authorization required.	50% coinsurance after you meet your deductible

**Related exclusions**

1. Any service that is not listed in this addendum is not covered.

## Addendum Pediatric Vision Services

This addendum is part of your *Member Handbook/Evidence of Coverage*.

This addendum provides you with the cost-sharing that you are responsible for when you get covered pediatric vision care from a plan vision provider for members under the age of 19. For more information about your eye and vision care benefits, including a list of plan vision providers, go to [fallonhealth.org](http://fallonhealth.org) or call Customer Service at 1-800-868-5200 (TRS 711).

Service	Member cost
<b>Eye exam</b>	
Exam with dilation as necessary, once per calendar year	\$0
<b>Frames</b>	
One designated set, once per calendar year	\$0
<b>Lenses:</b>	
Standard lenses	
Single vision	\$0
Bifocal	\$0
Trifocal	\$0
Lenticular	\$0
Progressive lenses	
Standard	\$0
Premium	\$0 for first \$120 of retail cost, 80% of any additional retail cost.
Lens options	
Choice of plastic or glass lenses	\$0
UV treatment	\$0
Tint – includes fashion and gradient tinting, and oversized and glass-grey #3 prescription sunglass lenses	\$0
Standard plastic scratch coating	\$0
Standard polycarbonate (kids)	\$0
Plastic photosensitive lenses	\$0
Other options:	
Intermediate vision lenses	\$0
Standard anti-reflective	\$45
Photochromic plastic	80% of retail cost
Blended segment lenses	80% of retail cost
Polarized lenses	80% of retail cost
Premium anti-reflective costing	80% of retail cost
Ultra anti-reflective coating	80% of retail cost
Hi-Index lenses	80% of retail cost
Other add-ons	80% of retail cost
Additional complete pairs of eyewear	60% of retail

**Contact lenses**

One pair of conventional contact lenses, in place of eyeglass lenses \$0 for first \$150 of retail cost, 75% of any additional retail cost.

In place of a pair of conventional contact lenses, the member may elect either of the following options:

- Up to a 6 month supply of monthly or two-week single vision spherical or toric contact lenses
- Up to a 3 month supply of daily disposable single vision spherical contact lenses

Up to \$55

Standard contact lens fit and follow-up 10% discount from retail price

Premium contact lens fit and follow-up 85% of retail cost

Additional conventional contact lenses

\$0

Medically necessary contact lenses, in place of other eyewear

Low vision services

\$0

- One comprehensive low vision evaluation, once every five years, when medically necessary
- Follow-up care, four visits in any five year period, when medically necessary
- Low vision aids, such as high-power spectacles, magnifiers, and telescopes, once every 24 months, when medically necessary

\$0

25% of retail cost

***Additional discounts on vision items are available; see a plan provider or contact the plan for details.***

**Related exclusions**

1. Orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses.
2. Medical and/or surgical treatment of the eye, eyes or supporting structures.
3. Any eye or vision examination, or any corrective eyewear required by a policyholder as a condition of employment; Safety eyewear.
4. Services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof.
5. Non-prescription lenses and/or contact lenses.
6. Non-prescription sunglasses.
7. Two pair of glasses in lieu of bifocals.
8. Services rendered after the date an insured person ceases to be covered under the policy, except when vision materials ordered before coverage ended are delivered, and the services rendered to the insured person are within 31 days from the date of such order.
9. Services or materials provided by any other group benefit plan providing vision care.
10. Lost or broken lenses, frames, glasses, or contact lenses will not be replaced except in the next benefit period when vision materials would become available.



# Notice of nondiscrimination

Fallon Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Fallon does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Fallon Health:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Customer Service at the phone number on the back of your member ID card, or by email at [cs@fallonhealth.org](mailto:cs@fallonhealth.org).

If you believe that Fallon Health has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Compliance Director  
Fallon Health  
10 Chestnut St.  
Worcester, MA 01608

Phone: 1-508-368-9988 (TRS 711)  
Email: [compliance@fallonhealth.org](mailto:compliance@fallonhealth.org)

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Compliance Director is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue SW., Room 509F, HHH Building  
Washington, D.C., 20201

Phone: 1-800-368-1019 (TDD: 1-800-537-7697)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

# Important!

If you, or someone you're helping, has questions about Fallon Health, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-800-868-5200.

**Spanish:**

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.

**Portuguese:**

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.

**Chinese:**

如果您，或是您正在協助的對象，有關於[插入項目的名稱 Fallon Health] 方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話 [在此插入數字 1-800-868-5200]。

**Haitian Creole:**

Si oumenm oswa yon moun w ap ede gen kesyon konsènan Fallon Health, se dwa w pou resevwa asistans ak enfòmasyon nan lang ou pale a, san ou pa gen pou peye pou sa. Pou pale avèk yon entèprèt, rele nan 1-800-868-5200.

**Vietnamese:**

Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Fallon Health, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-800-868-5200.

**Russian:**

Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Fallon Health, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 1-800-868-5200.

**Arabic:**

إن كان لديك أو لدى شخص تساعدك أسئلة بخصوص Fallon Health، ف لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. للتحدث مع مترجم اتصل ب 1-800-868-5200.

**Khmer/Cambodian:**

ប្រសិនបើអ្នក ឬនរណាម្នាក់ដែលអ្នកកំពុងជួយ ម្ចាស់សំណួរអំពី Fallon Health ឬ អ្នកម្ចាស់សិទ្ធិណែនាំលទ្ធផលនិងព័ត៌មាន ប្រាកដថា ពួកគេមានសិទ្ធិសួរ ប្រាប់អ្នក ប្រយោជន៍អ្វីមួយ ។ បើ ើមិនយល់យល់អ្នកក៏សួរ 1-800-868-5200 ។

**French:**

Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Fallon Health, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 1-800-868-5200.

**Italian:**

Se tu o qualcuno che stai aiutando avete domande su Fallon Health, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare 1-800-868-5200.

**Korean:**

만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Fallon Health에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-800-868-5200로 전화하십시오.

**Greek:**

Εάν εσείς ή κάποιος που βοηθάτε έχετε ερωτήσεις γύρω από το Fallon Health, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας χωρίς χρέωση. Για να μιλήσετε σε έναν διερμηνέα, καλέστε 1-800-868-5200.

**Polish:**

Jeśli Ty lub osoba, której pomagasz, macie pytania odnośnie Fallon Health, masz prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 1-800-868-5200.

**Hindi:**

यदि आपके ,या आप द्वारा सहायता ककए जा रहे ककसी व्यक्तत के Fallon Health [के बारे में प्रश्न हैं ,तो आपके पास अपनी भाषा में मुफ्त में सहायता और सूचना प्राप्त करने का अधिकार है। ककसी िुभाषण से बात करने के लिए ,1-800-868-5200 पर कॉि करें।

**Gujarati:**

જો તમે અથવા તમે કોઇને મદદ કરી રહ્યાં તેમ ાંથી કોઇને Fallon Health વિશે પ્રશ્નો હોર્ તો તમને મદદ અને મદદ મેળિ નો અધિકાર છે. તે અર્થ વિન તમ રી ભષ મ ાં પ્ર પ્ત કરી શક ર છે. દ ભ વષર્ો િ ત કરિ મ ટે,આ 1-800-868-5200 પર કોલ કરો.

**Laotian:**

້າທ່ານ, ຫຼື ຄົນທ່ານກຳລັງຊ່ວຍເຫຼືອ, ມາຄຳຖາມກ່ຽວກັບ Fallon Health, ທ່ານມີສິດທິ ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນຂ່າວສານທ່ານບໍ່ມາຄ່າໃຊ້ຈ່າຍ. ການໂອ້ນລັກບຸນາຍພາສາ, ໃຫ້ໂທຫາ 1-800-868-5200.