Community Care ConnectorCare 2

Benefit Summary—Benefits effective January 1, 2021

The Fallon difference

Community Care is a Limited Provider Network. With Community Care ConnectorCare 2, you get comprehensive medical benefits for lower monthly premiums and slightly higher out-of-pocket expenses compared to our other plans—everything you need to live a healthy life. Plus, you get:

- **A fitness reimbursement** of up to $150 that can be used for gym memberships at the gym of your choice with no limitations, streaming fitness programs, Peloton subscriptions, school and town sports fees, home fitness equipment, exercise classes, ski lift tickets, and more!
- **$0 copayments for routine physical exams** and other preventive services, including mammograms, cholesterol screenings and immunizations.
- **$0 copayments for routine annual eye exams.**
- **Pedi-Dental**: up to age 19 included.
- **Pedi-Glasses**: One designated set, once per calendar year.
- **Nurse Connect**: A free 24/7 nurse call line.
- **Telehealth**: Commercial members get 24/7 access to a national network of U.S. board-certified doctors to discuss non-emergency conditions by phone, mobile device or online.

How to receive care:

This plan provides access to a network that is smaller than Fallon's Select Care provider network. In this plan, members have access to network benefits only from the providers in Community Care. Please consult the Community Care provider directory; a paper copy can be requested by calling Customer Service at 1-800-868-5200, or visit the provider search tool at fallonhealth.org to determine which providers are included in Community Care.

Choosing a primary care provider (PCP)

Your relationship with your PCP is very important because he or she will work with Fallon to provide or arrange most of your care. As a member of Community Care ConnectorCare 2, you must select a PCP. To do this, just complete the section on your Fallon membership enrollment form. If you need help choosing a PCP, please visit the "Find a Doctor" tool on fallonhealth.org or call Customer Service.

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 the Community Care network: routine obstetrics/gynecology care, screening eye exams and behavioral health services. For more information on referral procedures for specialty services, consult your Community 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 Community Care Member Handbook/Evidence of Coverage.

Plan specifics	
Benefit period The benefit period, sometimes referred to as a "benefit year," is the 12-month span of plan coverage, and the time during which the deductible, out-of-pocket maximum and specific benefit maximums accumulate.	Varies by account
Out-of-pocket maximum The out-of-pocket maximum is the total amount of deductible, coinsurance and copayments you are responsible for in a benefit period. The out-of-pocket maximum does not include your premium charge or any amounts you pay for services that are not covered by the plan.	$1,250 Individual $2,500 Family
Benefits	**Your cost**
Office	
Routine physical exams (according to MHQP preventive guidelines)	$0
Office visits (primary care provider)	$10 per visit
Office visits (specialist)	$18 per visit
Office visits (limited service clinics, e.g., Minute Clinic)	$18 per visit
Routine eye exams (one every 12 months)	$0
Telehealth (24/7 access to doctors to discuss non-emergency conditions by phone, mobile app or online)	$10 copayment
Short-term rehabilitative services (60 visits per benefit period)	$10 per visit
Prenatal care	$10 first visit only
Preventive services Tests, immunizations and services geared to help screen for diseases and improve early detection when symptoms or diagnosis are not present	Covered in full
Diagnostic services Tests, immunizations and services that are intended to diagnose, check the status of, or treat a disease or condition	Covered in full
Imaging (CAT, PET, MRI, Nuclear Cardiology)	$30 per visit
Chiropractic care	$10 per visit
Prescriptions	**Tier 1/Tier 2/Tier 3/Tier 4**
Prescription drugs, insulin and insulin syringes	$10/$20/$40/$40 (30-day supply)
Generic contraceptives and contraceptive devices	$0 (30-day supply)
Brand contraceptives with no generic equivalent (prior authorization required)	With prior authorization: $0 (30-day supply)
Brand contraceptives with a generic equivalent (prior authorization required)	Tier 3: $40 Tier 4: $40 (30-day supply)
Prescription medication refills obtained through the mail order program	$20/$40/$80/$80 (90-day supply)

Benefits	Your cost
Inpatient hospital services	
Room and board in a semiprivate room (private when medically necessary)	$50 copayment
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	$50 per surgery
Emergencies	
Emergency room visit	$50 copayment (waived if admitted)
Skilled nursing	
Skilled care in a semiprivate room	Covered in full
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	Covered in full
Medically necessary ambulance services	Covered in full
Value added features	
It Fits!, an annual benefit period fitness reimbursement (including streaming fitness programs, Peloton subscriptions, school and town sports programs, gym memberships, home fitness equipment, Weight Watchers®, aerobics, Pilates and yoga classes)	$150 individual $150 family
The Healthy Health Plan! a program that supports members (subscriber and spouse age 18 and older) in becoming, and staying, healthy. Simply fill out the health assessment, receive a personalized health report and then take advantage of all the tools available, including health coaching, to help you reach your health goals.	Included

Value added features (continued)	
Oh Baby!, a program that provides prenatal vitamins, a convertible car seat, breast pump and other “little extras” for expectant parents—all at no additional cost.	Included
Fallon SmartShopper cost transparency tool	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
CVS Caremark ExtraCare Health Card – provides 20% discount on CVS/pharmacy-brand health related items.	Included

Exclusions

Hearing aids and the evaluation for a hearing aid (for age 22 and above)
Long-term rehabilitative services
Cosmetic surgery
Experimental procedures or services that are not generally accepted medical practice
Dental services not described in your Schedule of Benefits
Routine foot care
Custodial confinement

Some services may require prior authorization. A complete list of benefits and exclusions is in the Community 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 Health Customer Service at 1-800-868-5200 (TTY users, please call TRS Relay 711), or visit our website at fallonhealth.org.

This health plan meets minimum creditable coverage standards and will 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.

Benefits may vary by employer group.