

# Direct Care Gold Connector Low

## Benefit Summary—Benefits effective January 1, 2021

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### The Fallon Health difference

Direct Care is a limited provider network. With Direct Care, you get everything you need to live a healthy life. This plan features comprehensive medical benefits for lower monthly premiums and slightly higher out-of-pocket expenses compared to our other plans. Your monthly premiums are reduced further through the use of an annual deductible for certain services. Plus, you get:

- **A fitness reimbursement: 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, 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.**
- **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. Doctors can diagnose and treat over fifty types of common illnesses.

### 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 Direct Care. Please consult the Direct 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](http://fallonhealth.org) to determine which providers are included in Direct 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 Direct Care, you must select a PCP. To do this, just complete the section on your Fallon Health membership enrollment form. If you need help choosing a PCP, please visit the "Find a doctor" tool on [fallonhealth.org](http://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 Direct Care network: routine obstetrics/gynecology care, screening eye exams and behavioral health services. For more information on referral procedures for specialty services, consult your *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 *Direct 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

### Deductible

A deductible is the amount of allowed charges you pay per benefit period before payment is made by the plan for certain covered services. The amount that is put toward your deductible is calculated based on the allowed charge or the provider’s actual charge—whichever is less.

\$2,000 individual  
\$4,000 family

### Embedded deductible

Please note that once any one member in a family accumulates \$2,000 of services that are subject to the family deductible, that individual member’s deductible is considered met, and that family member will receive benefits for covered services less any applicable copayments.

\$2,000

### Deductible carryover

Any deductible amount that is incurred by the member for services rendered during the last three months of the benefit period will be applied toward the deductible for the next benefit period. Deductible amounts are incurred as of the date of the service.

Included

### 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 also does not include your premium charge or any amounts you pay for services that are not covered by the plan.

\$6,000 individual  
\$12,000 family

## Benefits

## Your cost

### Office

Routine physical exams (according to MHQP preventive guidelines)

\$0

Office visits (primary care provider)

\$40 per visit

Office visits (specialist)

\$55 per visit

Office visits (limited service clinics, e.g., Minute Clinic)

\$55 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)

\$40 copayment

Short-term rehabilitative services (60 visits per benefit period)

\$55 per visit  
after deductible

Prenatal care

\$40 first visit only

Preventive services

Tests, immunizations and services to help screen for diseases and improve early detection when symptoms or diagnosis are not present

Covered in full

Diagnostic lab services

Tests and services that are intended to diagnose or check the status of a disease or condition

\$60 copayment

Benefits	Your cost
<b>Office</b>	
Diagnostic x-ray services Tests and services that are intended to diagnose, check the status of, or treat a disease or condition	\$60 copayment
Diagnostic other (EKG, ultrasound, colonoscopy, etc.) Tests and services that are intended to diagnose, check the status of, or treat a disease or condition	Covered in full after deductible
Imaging (CAT, PET, MRI, nuclear cardiology)	\$450 copayment after deductible
Chiropractic care	\$40 per visit
<b>Prescriptions</b> <i>Please note: Specialty medication that falls under the medical benefit will apply towards your deductible. For more information, please contact Fallon's Customer Service Department at 1-800-868-5200.</i>	
Prescription drugs, insulin and insulin syringes	Tier 1/Tier 2/Tier 3/Tier 4 \$30/\$60/\$100AD/\$100AD (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: \$100 AD Tier 4: \$100 AD (30-day supply)
Prescription medication refills obtained through the mail order program	\$60/\$120/\$300AD/\$300AD (90-day supply)
<b>Inpatient hospital services</b>	
Room and board in a semiprivate room (private when medically necessary)	\$750 copayment after deductible
Physicians' and surgeons' services	Covered in full after deductible
Physical and respiratory therapy	Covered in full after deductible
Intensive care services	Covered in full after deductible
Maternity care	Covered in full after deductible
<b>Same-day surgery</b>	
Same-day surgery in a hospital outpatient or ambulatory care setting	\$750 copayment after deductible
<b>Emergencies</b>	
Emergency room visit	\$350 copayment (waived if admitted)

<b>Benefits</b>	<b>Your cost</b>
<b>Skilled nursing</b>	
Skilled care in a semiprivate room	\$750 copayment after deductible
<b>Substance abuse</b>	
Office visits	\$40 per visit
Detoxification in an inpatient setting	Covered in full
Rehabilitation in an inpatient setting	Covered in full
<b>Mental health</b>	
Office visits	\$40 per visit
Services in a general or psychiatric hospital	Covered in full
<b>Other health services</b>	
Skilled home health care services	Covered in full after deductible
Durable medical equipment	20% coinsurance
Medically necessary ambulance services	Covered in full after deductible
<b>Value-added features</b>	
It Fits!, an annual benefit period fitness reimbursement (including streaming fitness programs, Peloton subscriptions, school and town sports programs, gym memberships, new cardiovascular 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
Oh Baby!, a program that provides prenatal vitamins, a convertible toddler car seat, electric breast pump and other “little extras” for expectant parents—all at no additional cost.	Included
Fallon SmartShopper cost transparency tool and incentive program	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
20% discount on more than 1,500 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 the your *Schedule of Benefits*  
Routine foot care  
Custodial confinement

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