

Healthy Communities



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More You

Eric H. Schultz, President and CEO,
Fallon Community Health Plan



Bringing home the basics

It's a time when everyone is talking about getting back to basics ... like living within our budget, putting family first, respecting others and being accountable for our own health.

At Fallon Community Health Plan, we never forgot the basics. Our core values that define who we are and what we do are all about "more you."

Over the past 32 years, FCHP has been guided by the proven principle that quality care is cost-effective care. To that end, we strive to give you access to the right care at the right cost. For example, with Fallon Community Health Plan:

- You have a choice of doctors, based on your particular health plan, from among hundreds of thousands of doctors and other providers in our regional and national networks.
- You can take advantage of a rich core of benefits that both promote preventive care to keep you well and provide all the services you need should you get sick.
- You receive access to innovative programs that support you in better managing special conditions, like asthma and diabetes, to improve your quality of life.
- You have the security of our extensive network of hospitals that provide excellent care in your communities at considerably less cost to you.

Fallon Community Health Plan continues to look for innovative ways to apply tried-and-true approaches and "can-do" attitudes to our 21st century lives. We're giving you the benefits, programs and services to achieve your healthy living goals—and encourage you to make the most of these tools. We make a great team!

It's this teamwork and "more you" approach that we try to capture in the new look and content we've introduced to *Healthy Communities*. In a member readership survey last summer, most of our respondents said they like the magazine, but suggested we include more healthy living tips and more about FCHP benefits and news. You'll find these topics highlighted in this and future issues.

If you'd like to offer a "more you" suggestion, please write to me at healthycommunities@fchp.org.

A handwritten signature in black ink that reads "Eric H. Schultz".

Extra help to pay for prescriptions

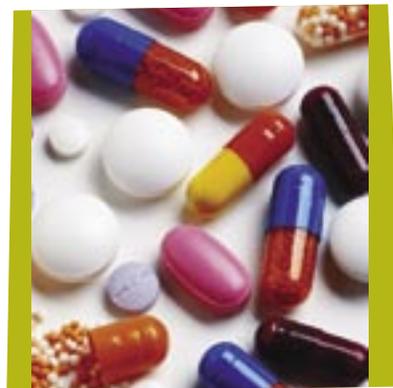
Did you know there is help available for many people who can't afford their medicines?

Many pharmaceutical companies have patient assistance programs (PAPs) that help those in need obtain their medicines at no cost or very low cost. Each PAP is different, but all have income guidelines. Each company selects which drugs are available and how long a person can receive assistance. Most pharmaceutical companies require that you (and sometimes your doctor) fill out an application. They require your doctor's signature and a signed prescription.

You'll find free information about PAPs on these Web sites:

- needymeds.org
- rxassist.org
- helpingpatients.org

If you don't have a computer, ask a family member, friend or your local library for help. Patient assistance programs already have helped millions of Americans to buy their prescription medications. Perhaps you qualify, too.



Fallon Community Health Plan's health guide for members is produced by the health plan's Communications Department. The content of this magazine has been reviewed by our physicians and administrators. This publication does not advance any particular medical treatment, nor does it endorse the management of medical problems without the advice and care of health care professionals. We are not responsible for the content of Web sites referenced in this publication. Please note that some of the articles included in this magazine may describe services and/or procedures that are not covered benefits. Also, benefits described may vary by employer and plan.

For clarification of your covered benefits, please contact Fallon Community Health Plan's Customer Service Department at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), or contactcustomerservice@fchp.org.

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Visit our Web site at fchp.org.





Chatter is good medicine

It's not just a stereotype; women of all ages really do like to talk. It may seem women are comfortable discussing just about anything. However, according to a 2007 survey on taboo topics, many women are uncomfortable, and even embarrassed, discussing important health issues.

For example, most women would rather discuss their weight than talk to a neighbor about constipation. The poll of more than 2,000 U.S. women found that fewer than one in three (32%) can bring herself to discuss the topic of constipation, even among family and friends, let alone her doctor. While most participants admitted being affected by constipation, only one in four sought treatment.

Health issues are among the most important topics to talk about, if not with friends and family, then with health care providers. Having candid conversations with your doctor or pharmacist can lead to improved care and minimize any complications.

Don't be embarrassed or ashamed to bring up sensitive topics with your health care providers. They've probably heard it all before! The more information you share, the better they will be able to figure out what's wrong and how to treat you. Don't make the doctor guess. Remember, some conversations should be kept private—but not when it comes to your health.

What's taboo?

According to the "taboo topics" survey, when asked which issues they are willing to talk about in casual conversations, women offered up the following responses, in order from most comfortable topics to least comfortable:

1. Death - 65%
2. Religion - 64%
3. Birth control - 58%
4. Politics - 55%
5. Race - 53%
6. Sex - 49%
7. Menstrual cycle - 49%
8. Salary and finances - 42%
9. Constipation - 32%

Based on ARAcontent



The brown bag is back

The “brown bag” lunch is again becoming a popular fixture as more people look to eat healthy and save money. But “bagging it” doesn’t have to be boring or bad for you. Now you can easily have healthier, more delicious midday meals you’ll actually look forward to eating.

Lunch in a box—or bowl

If you’re on the go, prepackaged microwavable options, like Lean Cuisine® and Weight Watchers®, can deliver nutrition as well as convenience. Or try meal bowls, like Harvest Selections®, that don’t need to be refrigerated. Look for sales, and choose wisely by carefully reading the labels. Beware of too much salt (sodium). Look for choices that have no more than 200 mg of sodium per 100 calories and try not to exceed a total of 800 mg.

Leftover love

Prepare healthy main meals that dish up plenty of leftovers. A few tweaks to yesterday’s dinner can transform chicken or beef leftovers into healthy pasta dishes or vegetable-packed salads that can easily be toted to the office.

Stock up on healthy staples, such as canned fruits and vegetables or high-protein tuna, and you’ll quickly prepare healthy lunches that’ll save a few bucks, too.

Brown-bag buddy

Tired of your own menu? Keep it interesting by taking turns with a coworker once or twice a week to bring in packed lunches for each other. It’ll keep brown-bagging fun and surprising.

Rice is nice!

Here’s a healthy lunch tip—Of all the products on supermarket shelves, one of the most versatile is rice, a complex carbohydrate that is free of sodium, cholesterol and trans fat. It’s also gluten-free, non-allergenic and easy to digest. Best of all, it costs pennies per serving! Cook a batch of rice (try different varieties!) for the week and mix with your favorite meats, beans or veggies for tasty and portable lunches. Check out riceselect.com for more than 100 recipes you can adapt for rice-based salads, side dishes and entrees.

Based on ARAcontent

How your health plan works: networks

At the core of all health plans is the provider network—the group of people and facilities available to provide your care. For our commercial plan*, Fallon Community Health Plan offers two types of provider networks: HMO (health maintenance organization) and PPO (preferred provider organization). *The network of providers you use depends on which plan you joined, either individually or through your employer.*

In an HMO, you can only go to the doctors, hospitals, etc. that the HMO has agreed to work with—except in emergencies, when you can see any provider. If you see a doctor

who is not part of your HMO’s provider network, your services will not be “covered” (paid for).

For example, Fallon Community Health Plan’s HMO plans offer (1) the FCHP Direct Care tailored network of more than 11,400 providers who offer high-quality care at significant premium savings and (2) the extensive FCHP Select Care network of nearly 18,000 providers across Massachusetts.

With a PPO, on the other hand, you not only have access to in-network providers, but also can see doctors *outside of the network*—for higher out-of-pocket costs. You have more provider choice, but at a higher price. Our PPO network is called Fallon Preferred Care, which boasts

more than 600,000 network providers regionally and nationally.

If you’d like more information about your provider network:

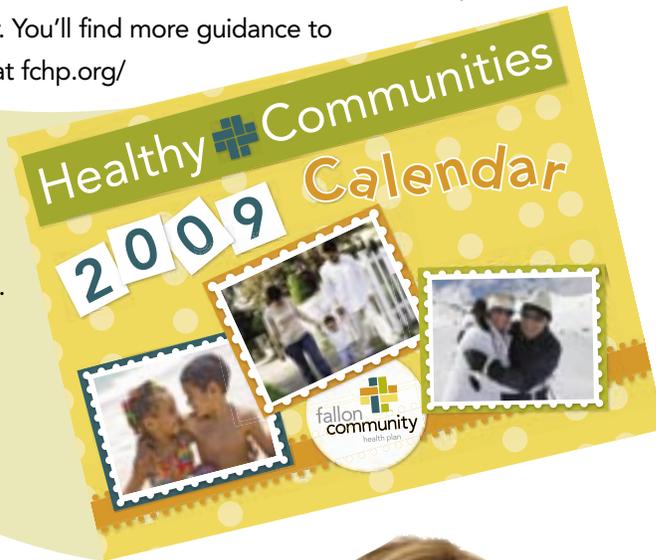
- Visit fchp.org and click on “Health insurance plan descriptions.”
- Talk with your benefits administrator at work.
- Call FCHP Customer Service at 1-800-868-5200 (TDD/TYY: 1-877-608-7677), Monday through Friday, from 8 a.m. to 6 p.m.

* While the same principles apply, the specific provider networks available to our Fallon Senior Plan and MassHealth members vary.

More calendar tips online

We hope you're enjoying your 2009 *Healthy Communities* calendar that you received in the mail last fall as a Fallon Community Health Plan member. Remember to check out the additional online health information and tips that complement the calendar. You'll find more guidance to reach your 2009 health goals at fchp.org/hc-calendar.

You may request copies of the printed calendar by e-mailing us at healthycommunities@fchp.org.



New doc finder at fchp.org

Last fall, Fallon Community Health Plan introduced a new and improved "Find a doctor" tool on our Web site that gives FCHP members a more effective and efficient way to search for providers.

Our "Find a doctor" tool may be used to find primary care physicians, dentists, orthodontists, oral surgeons, eye doctors, specialists, and behavioral health providers. It is not used for tertiary providers with highly specialized services, hospitals, rehab centers, labs and other medical facilities.

Within our "Find a doctor" tool, you're able to search by provider's name, network, state, distance from a ZIP code, specialty, provider's gender and provider's language.

You can check it out at fchp.org/FindPhysician/Search.aspx.



New online resources!

- The U.S. Food and Drug Administration launched a new drug safety Web site last fall that provides links to drug-specific information, including warning letters, study results, post-marketing drug safety data and much more. Check it out at: fda.gov/cder/drugsafety.htm.
- More drug safety information is available through Healthwise® Knowledgebase—a leading online health resources available on FCHP's home page, fchp.org. You'll find it by clicking on the Healthwise link in our member section. Once at the Healthwise home page, look for "Drug Interaction Checker." You can create your personal drug list and check for interactions with over-the-counter drugs you take, foods you eat, your vitamins, herbal supplements or other medicines.
- Caregivers have a new resource in the Ask Medicare Web site, medicare.gov/caregivers, from the Centers for Medicare & Medicaid Services. The site includes information about navigating through Medicare, health care services, links to partner organizations that assist caregivers and personal caregiver stories.

Positively uplifting

Exercise's role in fighting depression

Raise your hand if you're not feeling a bit depressed these days. Anyone?

It's been a long winter, a tough economy and a stressful life-work balance for most of us in recent months. This is a time of year when it's easy to feel "down," or for full-blown depression to creep in. We need an injection of energy and optimism.

With no such potion at hand, there is something we can do to start feeling better—and it won't cost us a cent. We can get up, get out, get moving—in short, exercise!

We already know that exercise results in a long list of benefits for our body. Now it's time to find out how much it can do for our mental well-being. Research has shown that exercise is an effective treatment for mild to moderate depression or anxiety and may even help to prevent relapses.

It isn't a miracle cure, of course. If depression or anxiety is making it difficult for us to function every day, it's time to seek professional help. But exercise, as part of a multi-pronged treatment approach, can help turn around our mental outlook.

Exercise and mood boosters

"Exercise is medicine for the brain," says Cambridge psychiatrist and author Dr. John Ratey. That's a good way to put it.

When we exercise, our body releases feel-good endorphins, chemicals that are natural painkillers

and mood boosters. They trigger the euphoria popularly known as a "runner's high." Exercise also increases levels of the brain chemicals serotonin and norepinephrine—neurotransmitters that play a role in keeping our emotions on an even keel.

In addition, exercise releases muscle tension, reduces levels of the stress hormone cortisol and contributes to better sleep and weight loss.

These exercise-induced physiological changes can, in the short- and long-term, improve common symptoms of depression and anxiety, such as sadness, fatigue and inability to concentrate.

Exercise and positive thinking

There are still other psychological benefits to be had. Choosing to exercise is a positive coping strategy that can yield healthy side effects, especially for people coping with depression.

By taking control and meeting goals, no matter how small, we can feel a sense of accomplishment and boost our self-esteem at a time when we need it most. And, perhaps losing a little weight or toning up will make us feel better about our appearance, too.

Focusing on a walk or swim or yoga is a healthy distraction from dwelling on how badly we feel and is an opportunity to break out of isolation and connect more with others. The end result often is feeling more energetic and being more productive, which help lift us out of depression.

Choose a feel-good workout

So, how do we begin?

Admittedly, when we're depressed it can be a challenge to get through the day's necessities. When it comes to exercise, it's best not to wait around for an infusion of willpower. Instead, we can start to face the personal barriers preventing us from exercising (such as being self-conscious, needing moral support, not able to afford it) and find an alternative solution (exercise with a home video, find a hiking buddy, do neighborhood walks). Ask your doctor for suggestions.

The key is to find an activity we enjoy doing, at a time that works for us. Why not think about it as therapy and incorporate it into our schedule as we would medication or counseling?

To reap the benefits, research suggests we should exercise a minimum of 30 minutes three times a week at a level that makes us break a sweat. However,

even 10 or 20 minutes of exercise can still improve our mood. And, it doesn't matter so much what we do as how we feel doing it.

More tools

Expand your exercise options

If you wanted to try an aerobics class or join a gym but thought you couldn't afford it, think again! This year, Fallon Community Health Plan increased your annual It Fits! reimbursement amount to \$400 for families and to \$200 for individuals* for a wide variety of eligible activities. Get the details on our Web site, fchp.org, or by calling Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday, 8 a.m. to 6 p.m.

** Benefits may vary by employer group.*

Learn more

For more information about many aspects of mental and behavioral health, including the facts about depression and anxiety, turn to the health encyclopedia Healthwise® Knowledgebase, found at fchp.org. Follow the links to the Healthwise homepage, then click on "Topics by category," then "Mental and behavioral issues." Try the interactive tool, "Are You Depressed?"

You'll find additional information under "May 2009" in our online *Healthy Communities* calendar supplement at fchp.org/hc-calendar. May is National Mental Health Month.

Find help

Fallon Community Health Plan partners with Beacon Health Strategies to connect you* with highly qualified behavioral health specialists, such as licensed psychologists, psychiatrists, family therapists and mental health counselors. You don't need a referral as long as you are seeing a contracted Fallon Community Health Plan provider.

There are two ways to find a behavioral health therapist:

1. Go to beaconhealthstrategies.com. Click on "Members," then "Locate a provider."
2. Call Beacon's Member Service Department at 1-888-421-8861 and tell them you're an FCHP member looking for a behavioral health provider.

** Not applicable to Fallon Preferred Care members, who can access a nationwide network of specialists.*

Additional support

FCHP and Beacon Health Strategies offer a Depression Health Management program for our adult commercial plan members.* We work with physicians and mental health experts to empower members in ways that will support them to stay on their medications and treatment plans. Any eligible FCHP member diagnosed with, and/or being treated for, depression who thinks he/she could benefit from this program may call Beacon Health Strategies at 1-888-421-8861, Monday through Friday from 8:30 a.m. to 5:00 p.m.

** This does not include Fallon Senior Plan or MassHealth members or members in ASO plans.*

Kick-start your brain

Spring is upon us—time for a fresh start! Physical activity is one way we can help kick-start our brain to think and feel more positively. If needed, we can seek help from others to manage depression. And, hand-in-hand, we can do something concrete to help ourselves every day—whether it's taking a brisk walk, doing backyard gardening or playing ball. Exercise is medicine for the body, mind and soul.



Get your annual checkup free

When you go for your annual wellness checkup, leave your checkbook at home.

With Fallon Community Health Plan, you have **no copayment** for routine physicals with your PCP, for annual gynecological exams and well-child visits for dependent children up to age 19. It's all part of our standard benefits package for commercial plan members.*

Remember, a wellness visit means you are going to the doctor when you feel well and have no symptoms. Your doctor's focus during the visit is on determining your risk of disease and recommending preventive measures.

If you need to talk to your doctor about a symptom, ongoing problem or concern, your appointment may become a "sick" visit, in which case you may have to pay a copayment and reschedule your routine wellness visit.

Our \$0 wellness copayment is a benefit that fits your lifestyle and your pocketbook. Get healthy. Stay healthy. It's more you!

** Benefits may vary by employer and plan.*

More fitness reimbursement, more eligible activities

Have you heard the news? For 2009, Fallon Community Health Plan has increased your It Fits! annual reimbursement amount for families to \$400 (up from \$300) and for individuals to \$200 (up from \$150).* This is one of the highest fitness reimbursements of any health plan in Massachusetts—giving you and your family more motivation and support than ever to be physically active for health.

And there's more! By popular request, we'll now reimburse you for race entry fees and hiking club fees—great additions to our long list of eligible fitness activities. And, remember—if you're a late-season skier, we'll reimburse for ski lift tickets, too.

FCHP is continuing its strong and unique commitment to promoting healthy lifestyles among our members by helping you to afford your favorite fitness activities in this tough economy.

For more program information and how-to, visit fchp.org or call our Customer Service Department at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday from 8 a.m. to 6 p.m.



FCHP support for high-risk pregnancies

The practical and emotional costs of premature delivery are immense. In an average week in the United States, 10,056 babies are born preterm—and are at risk for expensive, lifelong health problems.

That's why Fallon Community Health Plan offers a focused obstetrical program, called **Special Deliveries**, that supports pregnant women at risk for complications—including premature delivery. We provide this program at no additional cost to our members.

Our goal is to help these mothers and their babies have the healthiest pregnancy possible and to help mothers deliver closer to full term. We encourage our providers to refer appropriate FCHP members to the program. These might include women who are carrying multiple babies, or who have hyperemesis, vaginal bleeding, certain chronic conditions, pregnancy-induced hypertension or other conditions.

Special Deliveries gives a woman who has pregnancy-related risks the extra case management support she needs throughout the pregnancy. We also offer education, home health services and identification of community resources to support or supplement care.

We encourage members to call an FCHP obstetrical nurse when they become pregnant so we can tell them about the two maternity programs —Special Deliveries and Oh Baby!—that we have available at Fallon Community Health Plan. Please call one of our nurses at 1-508-368-9379 or 1-508-368-9355.



Women's health and cancer rights

Did you know that Fallon Community Health Plan provides benefits for mastectomy-related services? Under the Women's Health and Cancer Rights Act of 1998, we cover you for the following procedures: reconstruction of the breast affected by a mastectomy; surgery and reconstruction of the other breast with the goal of producing a symmetrical appearance; treatment of physical complications of all stages of mastectomy; and prosthesis.

For more information, call FCHP Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday, 8 a.m. to 6 p.m.

FCHP insider tip



*Laurie Del Garbino
Senior Manager of
Customer Service*

FCHP's Customer Service Department isn't simply a call center—it's a member advocacy hub. What does that mean? Put simply, it means that if you have questions that need answers, an issue you want to resolve or a confusing situation you want to clarify, we're here to help!

For example, our well-trained Customer Service Representatives can assist you with prescription, claims processing or referral issues. We get the facts, do the leg work for you and make sure you understand the results. We even have a Research Unit that follows through on more complex situations that need further investigation before a customer's concern can be resolved.

Of course, we also can help you find a doctor for your care, send you a variety of information or explain the health plan you have and its benefits. So, if you find yourself as an FCHP member wondering what steps to take or where to turn, call Customer Service first. We'll likely be your one and only stop.

P.S. – We get the most calls on Mondays, so if it's convenient to call us another day of the week, you'll likely reach us more easily.

Customer Service
1-800-868-5200
(TDD/TTY: 1-877-608-7677)
Monday through Friday,
8 a.m. to 6 p.m.

Summit ElderCare expands with new facility

Fallon Community Health Plan last fall opened a second Summit ElderCare® facility in Worcester at 1369 Grafton St. The newly-constructed, 11,700-square-foot facility accommodates 100 program participants each day.

Summit ElderCare is a Program of All-Inclusive Care for the Elderly (PACE)—the only one of its kind in Central Massachusetts. The program is an insurance, medical care and social support system in one convenient package. It includes prescription drugs, medical care, support services in the home, medical transportation and adult day health services to address the complex health needs and social support of adults aged 55 and older who wish to avoid nursing home placement.*

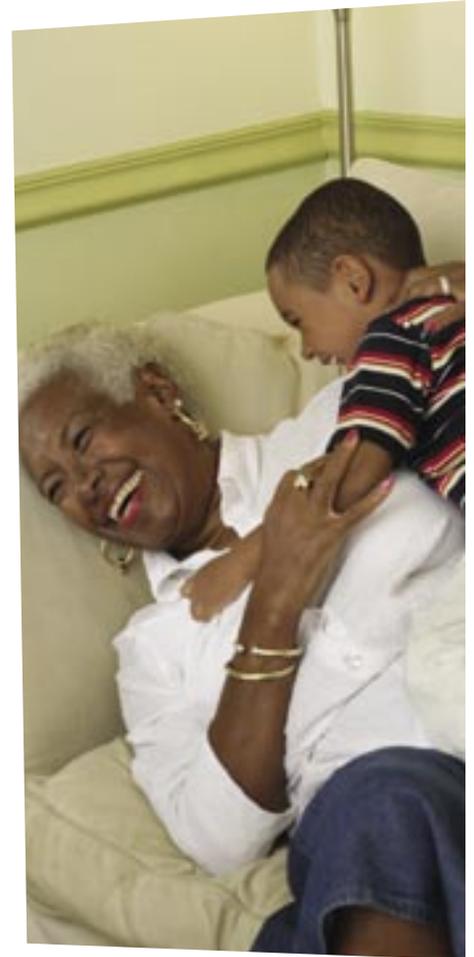
Summit ElderCare has served residents of Worcester County and the towns of Marlborough and Hudson for more than 13 years, and has additional locations in Charlton and Leominster and on East Mountain Street in Worcester.

"Our new Grafton Street site will allow us to serve even more older adults in Central Massachusetts who would benefit from the personalized medical attention, coordinated geriatric care, in-home support services and insurance coverage offered by Summit ElderCare," said Richard Burke, Division President, Senior Care Services, FCHP.

If you'd like more information about the Summit ElderCare program, please call 1-800-698-7566 (TDD/TTY: 1-800-889-4106) or visit summiteldercare.org.

** In some cases, participants may pay a monthly premium based on their income or assets. All services must be provided by or authorized by the PACE interdisciplinary team (except emergency services). PACE participants may be held liable for costs of unauthorized or out-of-PACE-program agreement services.*

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SilverSneakers® now includes Curves®

We have good news for our Fallon Senior Plan™ members who participate in the SilverSneakers® Fitness Program, which we offer at no additional cost. Curves®, the world's largest fitness circuit for women only, is now one of the SilverSneakers fitness facilities. Curves offers a 30-minute workout that combines strength training and sustained cardiovascular activity. SilverSneakers participants may go to the Curves locations at any hour they are open. But, be sure to ask about special "SilverSneakers" times that may be promoted at your local Curves.

Learn more about the SilverSneakers Fitness Program at silversneakers.com.

For a complete list of participating SilverSneakers fitness facilities, visit fchp.org/Seniors/SilverSneakers.htm, or call FCHP's Customer Service Department at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), seven days a week from 8 a.m. to 8 p.m.

SilverSneakers® is a registered trademark of Healthways.





More doctors, more choices

Fallon Community Health Plan has expanded its network options for people living in the southeastern part of Massachusetts.

Now, members of FCHP Direct Care may see providers affiliated with Signature Healthcare Brockton Hospital and Signature Healthcare Bridgewater Goddard Park Medical Associates—a network of over 550 primary and specialty providers.

Our Select Care members now may see more than 175 providers affiliated with Jordan Physician Associates, New Bedford Medical Associates, Plymouth Medical Group, Southcoast Physician Network and Truesdale Cardiology, as well as others.

New hospitals available to our Select Care members include Southcoast Health System's Charlton Memorial Hospital, Fall River; St. Luke's Hospital, New Bedford; and Tobey Hospital, Wareham. FCHP has also added Jordan Hospital in Plymouth and Morton Hospital in Taunton to the Select Care network.

For more information, call FCHP Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday from 8 a.m. to 6 p.m.

Our member toolkit

Today, more people than ever want to participate in the care they receive. A good starting point is to understand how you and your health plan can work together in overseeing your care. Here are a few items in our member toolkit. You'll find this information on our Web site, fchp.org, or you can have a paper copy mailed to you by calling our Customer Service Department at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday, from 8 a.m. to 6 p.m.

- Our **Quality Services Program** is our comprehensive approach to ensure that you receive high quality and safe clinical care and top-notch service with Fallon Community Health Plan. To download a copy of our Quality Services brochure, visit our Web site at fchp.org/_about/Qualitystandards.htm. You also may request a copy by calling our Quality and Health Services Department at 1-508-368-9641.
- You can be confident that all of us at Fallon Community Health Plan are committed to **safeguarding the privacy and security of our members' protected health information**. If you have questions or want more detailed information about our privacy practices, you can review our Notice of Privacy Practices at fchp.org/_about/HIPAAForms.htm, or call our Customer Service Department.
- Do you know your rights and responsibilities as an FCHP member? **For a full list of your rights**, please go to our Web site at fchp.org/Members/HealthTools/Rights.htm or call our Customer Service Department.
- **Preventive care recommendations** for children and adults are published by the Massachusetts Health Quality Partners. They tell us what screenings, immunizations and exams we should take at every age to stay on top of our health. We suggest you review these recommendations and discuss them with your doctor. You'll find them on our Web site at fchp.org/Members/HealthTools/guidelines.htm. You also may request a copy by calling our Customer Service Department.
- Medicare law gives you the right to file a complaint with the Massachusetts "survey and certification agency" if you are dissatisfied with FCHP's process for handling **advance directives**. (For more information about advanced care planning, click on the link within the My Health Tools section of our Web site, fchp.org/Members/HealthTools.) To file a complaint, call the Massachusetts Department of Public Health, Division of Health Care Quality, at 1-617-753-8100, or send an e-mail to paul.dreyer@state.ma.us or grant.carrow@state.ma.us.



New option: CVS MinuteClinic

Fallon Community Health Plan's commercial plan members age two and older* are covered for treatment received at new CVS Caremark MinuteClinic® locations opening in the state. As an FCHP member, you must show your ID card at the visit and will be responsible for your usual PCP office visit copayment.

CVS Caremark expects to eventually open about 100 Minute Clinics in communities across the state.

CVS MinuteClinic sites are staffed by certified nurse practitioners and physician assistants who are trained to diagnose, treat and write prescriptions for certain common ailments—such as strep throat, routine ear, eye and sinus infections, minor burns or rashes.

FCHP continues to encourage you to maintain your important relationship with your primary care doctor. There may be times, however, when MinuteClinic is an appropriate alternative because of its convenient locations and extended hours (seven days a week). No appointment or referral is needed.

For more information and locations, visit minuteclinic.com.

** Members of FCHP MassHealth and Fallon Senior Plan are not covered for visits to mini-clinics.*



Know someone who loves saving money?

Fallon Community Health Plan has many different options for affordable health insurance, all of which are rich in benefits and easy on the wallet. As you know, FCHP members get not only comprehensive medical coverage, but also benefits and features that you won't find with most other health insurers. Our members can see doctors and go to hospitals throughout Massachusetts.

Getting a quote for health insurance from FCHP is easy. Tell your family or friends to either:

- Call us at 1-888-624-4384 and get a quote from a representative. Our hours are Monday through Friday from 8 a.m. to 6 p.m.
- Go online to fchp.org/affordable and fill out a quote request.

More you

Fallon Community Health Plan 10 Chestnut St., Worcester, MA 01608

Si usted desea que se traduzca al español alguna información en esta publicación, favor de llamar a Departamento de Servicio al Cliente de FCHP al 1-800-868-5200 (si tiene problemas de audición, llame al 1-877-608-7677) de lunes a viernes de 8 a.m. a 6 p.m.

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