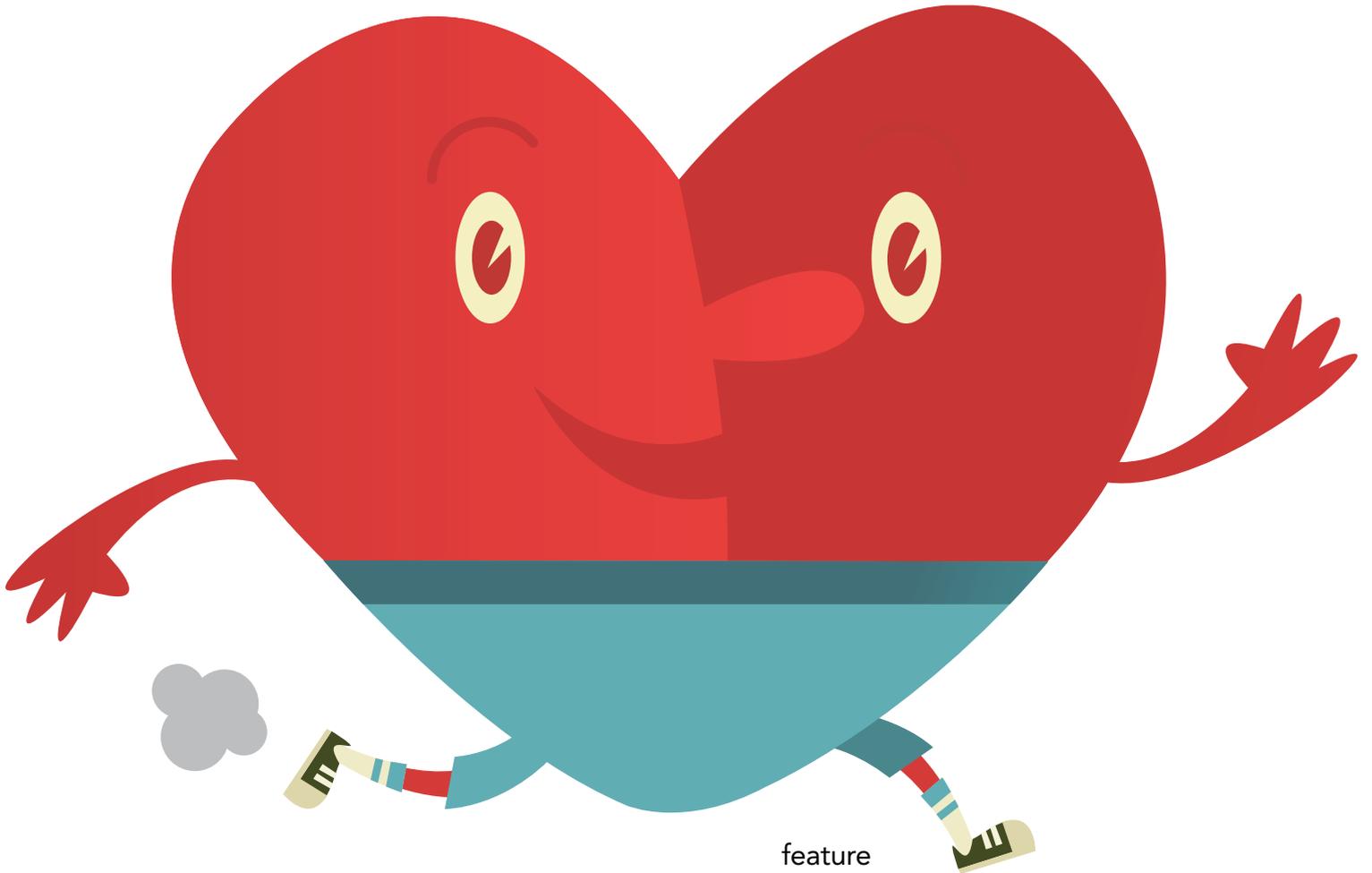


# healthy

WINTER 2014

## communities



feature

## Taking charge of heart disease

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Walking challenge supports life changes

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## Caring is a two-way street

Something I've written about before in this letter, and quite frankly can't say often enough, is: *People make companies great.*

That's one reason Fallon Community Health Plan (FCHP) seriously invests in its employees with innovative benefits, recognition and wellness programs as well as extensive education and training alternatives. We set high expectations for our employees, but know that caring is a two-way street.

So you can imagine how proud I was last November when the *Worcester Business Journal (WBJ)* named FCHP as its 2013 Top Workplace in the category of Education, Training and Career Development.

In launching this annual recognition last year, *WBJ* noted that "forward-thinking organizations know that happier employees become more productive, which helps keep product flowing and customers happy."

One of our gems is the FCHP V-Team, an employee engagement group made up of individuals from across departments, position levels and sites. V-Team members serve as our employees' voice, collecting and providing feedback to senior management.

In addition to a Learning Points program, on-site workshops and New Hire and New Leader programs, "The University" at FCHP offers more than 400 hours of online classes. We also offer a Leadership Development program onsite in conjunction with Becker College. Plus, we have a substantial annual tuition reimbursement for work-related courses.

But, wait—there's more, as the infomercials say. The results of our 2013 employee "pulse" survey revealed that 91% of our employees are fully invested in and enthusiastic about their role at FCHP. This is an extraordinary number that exceeds industry benchmarks.

One employee commented on the survey: "I have never worked in such a positive working environment, and for a company from the top down that walks the walk and talks the talk. We are what we say we are—no hidden agendas—just a truly caring company."

What does this all mean for you, our members? It means that Team FCHP can better meet the needs of the communities we serve and exceed your expectations for service.

We'll proudly continue on this path in 2014. Be safe and be well this winter. Share your thoughts with us at [healthycommunities@fchp.org](mailto:healthycommunities@fchp.org). ●



*Patrick Hughes, President and CEO, Fallon Community Health Plan*



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## Choosing Wisely® releases more guidance for care decisions

We've been keeping you updated in *Healthy Communities* about the Choosing Wisely campaign—and want to share the latest news.

Choosing Wisely, an initiative of the ABIM Foundation, which is affiliated with the American Board of Internal Medicine, helps doctors and their patients engage in conversations to reduce overuse of tests and procedures, and supports doctors' efforts to help patients make smart and effective care choices.

More than 50 specialty medical societies have released lists of tests and procedures they suggest are unnecessary or potentially harmful, and more than 30 societies were announcing new lists in late 2013 and early 2014.

In collaboration with the medical societies, *Consumer Reports* continues to develop easy-to-understand summaries of many topics covered in the societies' lists.

For example, you'll find recommendations for treating heartburn, sinusitis, headaches and blocked leg arteries; when you do or don't need allergy tests, a colonoscopy or imaging tests for a variety of conditions; and other topics such as testing for Alzheimer's Disease and hard decisions about cancer. There are three dozen topics in all.

You can review and download the doctors' recommendations and the patient-friendly flyers at [choosingwisely.org/doctor-patient-lists](http://choosingwisely.org/doctor-patient-lists). ●

A handwritten signature in black ink, appearing to read "Pat".

## Protect against CO poisoning!

Carbon monoxide (CO) is often called the “silent killer” because it is colorless, odorless—and the #1 cause of accidental poisoning in the United States. More accidents occur during the winter when people turn to alternative heating sources.

### Take these precautions

- Install and regularly test CO alarms—they are the only way to detect this poisonous gas in a home.
- The kitchen stove is one of the most common sources of CO poisoning. Never use the oven to heat your house—and the same goes for charcoal grills, camp stoves and similar devices.
- In times of power outages, use portable electricity generators *outside* and away from open windows, vents or doors. Never use them inside the home, in a garage or in any confined area. Follow the manufacturer’s operating instructions carefully.
- Never warm up a car inside an attached garage, even if the door is open, because CO can leak into the home.
- Have a professional inspect all fireplaces and fuel-burning appliances—such as furnaces, stoves, clothes dryers, water heaters and space heaters—annually to detect any CO leaks.

**Know the symptoms of carbon monoxide poisoning:** headache, dizziness, weakness, nausea, vomiting, sleepiness, and confusion. If you suspect CO poisoning, get outside to fresh air immediately, and then call 911. ●

## Depressed? Is it ongoing ... or seasonal?

In our everyday lives, many of us may throw out the phrase, “I’m so *depressed!*” Often we don’t stop to think about what that means and if it’s really true.

People with major depression experience at least five of the symptoms listed below. They have these symptoms nearly every day, all day and for at least two weeks. Some individuals feel these symptoms many times throughout their lives.

### Depression symptoms

- Less interest in things you used to enjoy
- Feeling sad, blue, down in the dumps
- Feeling worthless or guilty
- Increase or decrease in appetite or weight
- Thoughts of death or suicide
- Problems concentrating, thinking or making decisions
- Difficulty sleeping or sleeping too much
- Loss of energy or feeling tired all the time
- Anxiety

### Is it seasonal?

Seasonal affective disorder (also called SAD) is a type of depression in which the same symptoms appear at the same time every year, not year round. For most people, the symptoms start in the fall and may continue into the winter. SAD may be caused by changes in the amount of sunlight people get in the winter months, so some people improve with light therapy.

### Get help!

What can you do if you’ve been living with depression? Many people have found psychotherapy, or counseling, to be helpful. Medication also can help—but it may take up to four to six weeks to feel the benefits. Some people find that combining therapy and medication works best.

Don’t ignore symptoms of depression. There is help for whatever form of depression you have. For more information about how to get help, please call FCHP’s Behavioral Health partner, Beacon Health Strategies, at 1-888-421-8861. ●





## We're giving away 10 iPads!

One of these iPads could be yours—enter today to win!\*

All you need to do is register to use Fallon Community Health Plan's secure member portal, *myFCHP*. Visit [myfchp.org](http://myfchp.org) and complete the self-registration process by April 1, 2014. (If you've already registered, you'll be automatically entered to win!)

You'll find that *myFCHP* is an easy-to-use self-service tool that can help you better understand and manage your health insurance. On *myFCHP*, you can search for and view your claims before paying bills to providers, view your specific benefit information, print a temporary ID card and more!

And, if you're one of our lucky winners, you'll be able to log on to *myFCHP* regularly using your new iPad!

Winners will be selected by FCHP in a random drawing and notified by April 15, 2014. You'll find all the contest rules on [myfchp.org](http://myfchp.org).



Register for *myFCHP* today—it's a no-brainer! ●

*\*Members of FCHP's MassHealth, Fallon Senior Plan, NaviCare®, Summit ElderCare® and Fallon Total Care products are ineligible due to government regulations.*

## Download your free FCHP Member ID Card app

This mobile ID card application for iPhone® and Droid® lets you view FCHP member ID cards for yourself and any dependents on your plan.

With it, you can see any copayment information, use it at many doctors' offices, or email or fax an image of the card to a doctor, hospital or pharmacy. There's no more worry about forgetting your own and/or a family member's ID card—it's right on your phone!

The FCHP Member ID Card app is available from the iTunes App Store or Google Play. Go to [fchp.org/mobileID](http://fchp.org/mobileID) for information about how to proceed. You'll also find links to the app stores and a QR code to scan and download the app. ●



- [facebook.com/MoreFCHP](http://facebook.com/MoreFCHP)
- Twitter:
  - **General health and wellness tips:** [twitter.com/fchp\\_tips](http://twitter.com/fchp_tips)
  - **Managing asthma:** [twitter.com/fchp\\_asthma](http://twitter.com/fchp_asthma)
  - **Managing diabetes:** [twitter.com/fchp\\_diabetes](http://twitter.com/fchp_diabetes)
  - **Quitting smoking:** [twitter.com/quittowin](http://twitter.com/quittowin)
  - **General FCHP news:** [twitter.com/fchp\\_news](http://twitter.com/fchp_news)
  - **Jobs at FCHP:** [twitter.com/fchp\\_careers](http://twitter.com/fchp_careers) ●

## Caregiver support on [fchp.org](http://fchp.org)

Nearly one-third of Americans act as a caregiver to an older or disabled relative or friend. If you're one of them, you know how stressful it can be trying to balance caregiving with your own work and personal life.

To offer our support and expertise, Fallon Community Health Plan (FCHP) has a special section on our website for caregivers. On [fchp.org/caregivers](http://fchp.org/caregivers), we review useful information about healthy aging, illnesses like diabetes and depression, and other topics that concern the health and well-being of older adults.

We also explain how to get the support you need, including coordinated care options from FCHP.

Please take a moment to check out [fchp.org/caregivers](http://fchp.org/caregivers) and share the link with family and friends. ●



benefits

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## Welcome new members!

You've received your new Fallon Community Health Plan (FCHP) member welcome kit with a *Schedule of Benefits*, an FCHP ID card and a welcome call from us to answer any questions you might have.

Now we encourage you to visit [fchp.org/newmember](http://fchp.org/newmember)\* to find out what to do next, how we'll help you transition to FCHP coverage if you're receiving care for an ongoing medical condition or pregnancy, and get answers to frequently asked benefit questions.

Be sure to register for our member portal, *myFCHP*, to access benefits and claims information and much more. Do it now and you could win an iPad! See page 4 for details.

Of course, you can always call Customer Service at the number you'll find on the back of your member ID card. ●

\* Please note that the information on the [fchp.org](http://fchp.org) welcome page does not apply to MassHealth members. For more information, see [fchp.org/masshealth-members](http://fchp.org/masshealth-members).

■ If your employer offers **The Healthy Health Plan**, be sure to make the most of it! Our customized wellness program supports eligible FCHP subscribers for being—and becoming—healthy by rewarding them with financial incentives up to \$200. It's available with FCHP commercial plans at the time of a member's enrollment anniversary. Ask your employer if The Healthy Health Plan is part of your plan benefits.

For more information about the program's great features, including health coaching, wellness workshops, interactive tools and more, visit [fchp.org/healthyhealthplan](http://fchp.org/healthyhealthplan). ●

\* Benefits and coverage may vary by product, plan design and employer. These programs are not available to our MassHealth members.

## FCHP commercial plan members

### Money talks: FCHP Health and wellness support

Have you made—or renewed—fitness resolutions for 2014? Fallon Community Health Plan (FCHP) wants to help—and money is a great motivator!\*

■ Take advantage of our popular **It Fits!** program, which reimburses eligible FCHP subscribers for many fitness activities—everything from ski lessons, lift tickets and season passes to gym memberships and classes, yoga, new cardiovascular home fitness equipment, Weight Watchers®, Jenny Craig® and TOPS® fees, and much more!

Our standard reimbursement is up to \$400 for families (\$200 for individuals) per benefit year. For program information and reimbursement forms, go to [fchp.org/itfits](http://fchp.org/itfits).

**Note:** Requests for reimbursement must be made no later than three months following the end of your plan's benefit year, which in many cases is January 1 through December 31. In that case, your 2013 request must be submitted no later than the end of March 2014.





*FCHP commercial plan members*

## Pediatric dental care now standard benefit

Our health plans for individuals and small businesses now cover pediatric dental care.

As part of the Affordable Care Act ("Obamacare") changes, the benefit went into effect January 1, 2014, and is available upon the anniversary of your health plan enrollment. The coverage closely mirrors the MassHealth Children's Health Insurance Program (CHIP), which Massachusetts chose as its model plan for insurers to follow.

The pediatric dental benefit covers eligible members until age 19. Preventive and diagnostic dental services, such as periodic oral exams, teeth cleanings and X-rays are covered in full; services such as fillings, root canals and crowns are subject to the coinsurance. However, if you have a qualified high deductible plan, these services will be covered in full after your deductible, or subject to coinsurance after your deductible.

You may view and print benefit information in the myFCHP member portal at [fchp.org/members](http://fchp.org/members). (If you haven't registered yet, you'll need to do so.) Of course, you may always call FCHP Customer Service at the number you'll find on the back of your member ID card. ●

## Mastectomy-related services are covered

The Women's Health and Cancer Rights Act (WHCRA) provides protections for our employer group health plan members\* who elect breast reconstruction after a mastectomy.

Under the WHCRA, group health plans offering mastectomy coverage also must provide coverage for certain services related to the mastectomy in a manner determined in consultation with your attending physician and you.

This required coverage includes all stages of reconstruction of the breast on which the mastectomy

was performed; surgery and reconstruction of the other breast to produce a symmetrical appearance; prostheses; and treatment of physical complications from the mastectomy, including lymphedema.

For more information, see the brochure at the U.S. Department of Labor website, [dol.gov/ebsa/pdf/whcra.pdf](http://dol.gov/ebsa/pdf/whcra.pdf), or call FCHP Customer Service using the number on the back of your member ID card. ●

*\* Please note that even though this law applies only to people in group health plans, if you are an FCHP MassHealth member you are covered for all medically necessary medical and surgical services for the treatment of mastectomy-related services.*

## For more information

*Fallon Community Health Plan (FCHP) benefits and coverage may vary by product, plan design and employer.*

For specific details about your FCHP coverage, including your plan, benefits and features, please check with your employer and/or be sure to review your *Evidence of Coverage* or, for MassHealth members, your *Coverage List* and *Member Handbook* from FCHP.

You also may call the Customer Service number, which you'll find on the back of your membership ID card for your specific plan, or call the numbers below.

### General FCHP Customer Service

1-800-868-5200 (TRS 711)  
Monday, Tuesday, Thursday,  
Friday, 8 a.m. - 6 p.m.  
Wednesday  
10 a.m. - 6 p.m.

### FCHP MassHealth members

1-800-341-4848  
(TRS 711)  
Monday through  
Friday, 8 a.m. to  
6 p.m. ●



To our MassHealth members

## Take advantage of community-based behavioral health services

There are several behavioral health services available for children and youth under age 21 who have a MassHealth plan and are enrolled in Fallon Community Health Plan (FCHP). The services offer family therapy at home and in the community. No referral is needed for these services. Here are three of them:

### • In-Home Therapy (IHT)

Is your child's behavior making daily life hard for the family? IHT may be a good choice for you. Counselors work with your family and help you to help your child. IHT can help your child and family to deal with conflicts, make new routines and find community resources.

### • Intensive Care Coordination (ICC)

ICC is for youth with a serious emotional disturbance. ICC helps get the adults in your child's life to work together to help your child. You choose who is on your team, including professionals (therapists, social workers and/or teachers) and personal supports (friends or relatives). You also may ask for a "Family Partner," who is a parent trained to make sure your voice is heard.

### • Mobile Crisis Intervention (MCI)

MCI is for when your child is having a crisis and needs help right away. You can call MCI 24 hours a day, 7 days a week. A team will come to your home, a school or other place in the



To our MassHealth members

## Supporting you through changes

We welcome our MassHealth CarePlus members who are new to Fallon Community Health Plan (FCHP)—and thank all of you who have continued with us in 2014.

The health care law, called the Affordable Care Act ("Obamacare"), brought about some changes to the MassHealth (Medicaid) program, beginning on January 1, 2014.

The law allowed states to expand their Medicaid programs. Now more people in Massachusetts are eligible to get health insurance through the MassHealth program, or qualify for better coverage.

FCHP participates in most MassHealth benefit plans, including the newest one called CarePlus. This plan is for eligible residents who earn no more than 133% of the federal poverty guidelines. Our service area for CarePlus includes Central and Northeastern Mass. and several new providers, such as Lahey Health.

Massachusetts simplified its health plan options for 2014. It ended some plans and created new ones. If you were affected by these changes, MassHealth contacted you about what to do. Many of you had no change in your health plan or benefits.

We know that health insurance is complicated. All of these changes may be confusing. If you have any questions about your benefits, please call our Customer Service Team for help. You'll find the phone number on the back of your health plan ID card. Also, visit our website at [fchp.org/masshealth](http://fchp.org/masshealth). ●

\* National Committee for Quality Assurance's Medicaid Health Insurance Plan Rankings 2013–2014

community to help your child with the crisis. The team also will help you get other services for your child and family.

Families can learn more about these and other behavioral health services for MassHealth members

by calling Beacon Health Strategies, the company that manages behavioral health services for FCHP, at 1-888-421-8861. ●

**H**ealth Educator Maria Santiago is not only good at what she does, she's also passionate about it. She's an enthusiastic motivator and health coach for participants in Fallon Community Health Plan's (FCHP) Healthy Heart and Diabetes Management programs.

"I love what I do," Maria says. "As I work with our members, it's very rewarding to see them gradually understand more about their health conditions and make lifestyle changes that are transforming their lives."

FCHP's disease management programs aim to improve health and quality of life for people with certain chronic conditions. Health educators work with members over the phone, and sometimes in person, to teach them more about their diseases and how to manage them.

"The Healthy Heart program has an upfront challenge," Maria explains. "People know they have high blood pressure, high cholesterol or a stent inserted for a blocked artery. But, they often don't realize these conditions are all part of heart disease. There's a disconnect.

"Heart disease is a silent killer," Maria notes, "and that's why at FCHP we want to get people into our program *before* they have a problem. With the Healthy Heart Program, we can help people understand how certain risk factors affect their heart. People have to see the link before they're willing to act on lifestyle changes."

### What are the risks?

There are risk factors you can't change, such as age (over 45 for men; over 55 for women) and a family history of premature heart

# Taking charge of heart disease—one step at a time

disease. But, there are many more risk factors we can control. For example, having high blood pressure and high cholesterol; eating an unhealthy diet; being overweight; being inactive; smoking; and managing stress poorly. Getting regular cholesterol and blood pressure screenings is important, along with taking medication if needed.

Being aware of these risk factors is one thing. Doing something about them is quite another. And that's where Maria and the Healthy Heart program come in. It takes a lot of determination to change habits, but you don't have to do it alone.

### A proven approach

FCHP's disease management programs are based on proven techniques of motivational interviewing and behavioral change. Maria brings to her role years of education, training and experience in chronic disease education. She completed the National Heart & Lung Association's Healthy Heart program and pursues ongoing training in motivational techniques through Northeastern University. She also has coaching sensitivity training for African American and Hispanic cultures and speaks fluent Spanish.

"We take an individualized approach in the program," Maria explains. "I'm treating the person,

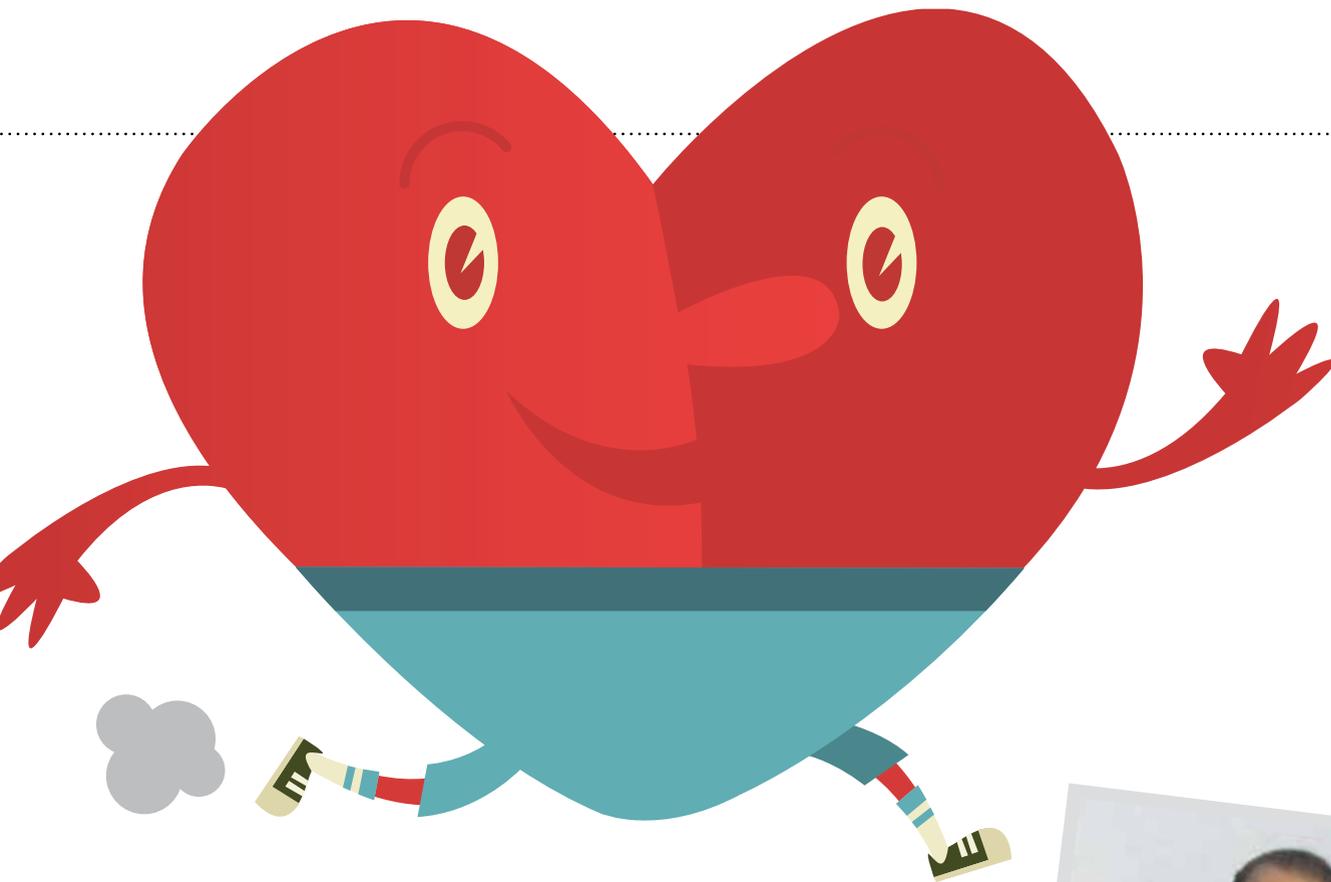
not the disease. If I can help someone discover what changes will fit their lifestyle, and how to make those changes last, then I've done my job. That person will have the self-management tools for continued success.

"For heart health, improvements in diet and physical activity can make a huge difference. I emphasize starting with small steps. For example, focus on losing 5 pounds, not 50. We might talk about portion sizes, how to read food labels, what exercise alternatives best suit you and how to find ways to be more active.

"Most people just need a guiding hand to know what to do and how to do it—and a little motivational push," Maria adds. "Our Healthy Heart Program participant Cheryl Pope, profiled in this article, is a perfect example. I'm so proud of Cheryl and the many other FCHP members in our program who are exceeding even their own expectations."

### How you can take charge

For more information and to see if you're eligible to participate in one of our free disease management programs—Healthy Heart, Diabetes or Asthma—please contact Carla DeSantis, Program Support Coordinator, at 1-800-333-2535, ext. 69898 (TRS 711).



### More support from FCHP

FCHP offers **The Healthy Health Plan**, a customized wellness program with financial rewards and online access to workshops, exercise/fitness plans, interactive tools and more. It's available with most FCHP *commercial plans* at the time of a member's enrollment anniversary. Go to [fchp.org/healthyhealthplan](http://fchp.org/healthyhealthplan) for details.

Live or work in Worcester County? Visit the **FCHP Information Center** in the White City Shopping Center in Shrewsbury. FCHP disease management health educators will hold one-on-one sessions here upon request! We also offer blood pressure and other screenings, wellness classes and health education programs. For the latest programs offered, go to [fchp.org/infocenter](http://fchp.org/infocenter) or call 1-866-209-5073.

Join **Quit to Win**, FCHP's quit smoking program. Get the support you need and become smoke free. For more information, call 1-888-807-2908 or visit our website at [fchp.org](http://fchp.org) and search "Quit to Win." ●

### "This program changed my life"

Social worker Cheryl Pope, L.S.W., knew she had high blood pressure, was inactive and considerably overweight. But when her doctor suggested last March that she consider bariatric surgery, it was the wakeup call she needed to start making changes.

"I decided I wanted to go in a different direction," Cheryl explains. She linked up with Health Educator Maria Santiago in FCHP's Healthy Heart program, consulted a nutritionist and her own doctor, and started down another path with them. In just under a year, she has lost more than 78 pounds and multiple dress sizes, exercises up to four times a week and is completely off her blood pressure medication.

"Maria showed me how I could do things differently in my everyday life to eat better and be more active. I took baby steps and added more goals as I succeeded. I went from walking a half mile to now doing two miles—and last fall I even joined a gym! I'm also able to make better food choices, not eat between meals, recognize my mental food triggers and much more. Now my goal for 2014 is to reach a healthy weight I can maintain.

"I couldn't have done this without Maria. I'm very grateful—this program has changed my life."



*Cheryl (left) and Maria celebrate Cheryl's progress.*

## Tune in to your health care costs

As health care evolves and the costs of your care continue to rise, you are being asked to share more of the expense. Many of us have sticker shock because we are unaware of the true cost of medical services. Do you know the difference in cost between a visit to the doctor's office and a trip to an urgent care center? How about the average cost for a hospital stay? Do you know in advance what portion of those costs (if any) you'll be responsible for paying?

### Cost sharing

Fallon Community Health Plan (FCHP) negotiates and contracts with your doctors and other providers to get you discounted rates for your covered health care services. Depending on your plan type, you may be responsible for paying part of the cost. This is called "cost sharing"—and may be in the form of copayments, coinsurance and/or deductibles.

• **A copayment** is the amount of money you pay your provider at the time you receive your health care service.

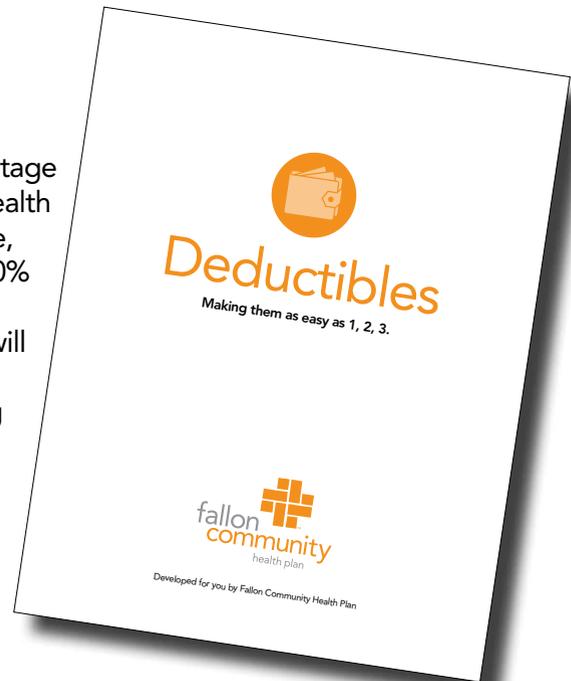
• **Coinsurance** is a percentage of cost you may pay on health care services. For example, if your plan has an 80%/20% coinsurance rate for a service, your health plan will pay 80% of the cost, and you will pay the remaining 20%.

• **A deductible** is the amount of money you must pay before your health plan starts to pay for certain covered health care services.

If you receive a *preventive service* (e.g., routine annual exam), you will *not* have to pay a deductible. However, in most cases, you *will* pay a deductible when your doctor is *diagnosing* a condition and treating or monitoring an illness (e.g., periodic lab work to monitor high cholesterol).

To understand more, read our brochure, ***Deductibles: Making them as easy as 1, 2, 3***, available on our website, [fchp.org](http://fchp.org). In the search box, type "deductibles."

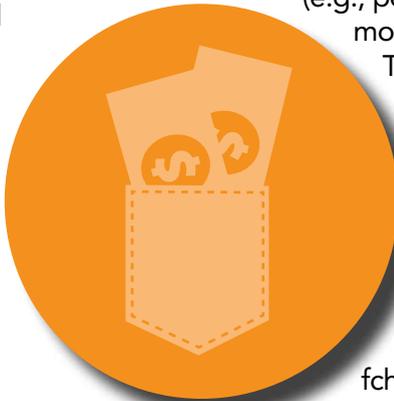
You can go to [fchp.org](http://fchp.org) and log into the myFCHP member portal to find out what, if any, cost sharing you have. You also can find this information in your *Summary of Benefits, Member Handbook* or your other plan materials.



### For more detailed cost estimates

Visit [fchp.org/costs](http://fchp.org/costs) to find a table that shows cost ranges for some common health care services. If you have questions about costs for medical services that aren't listed, you may call our Customer Service Department at the number you'll find on the back of your plan member ID card.

You may also complete a ***Request for Good Faith Estimate of Medical Services*** form to get an estimate for proposed medical services. Call Customer Service for more details or visit the above-mentioned website page. ●



## Helping seniors recognize fraud

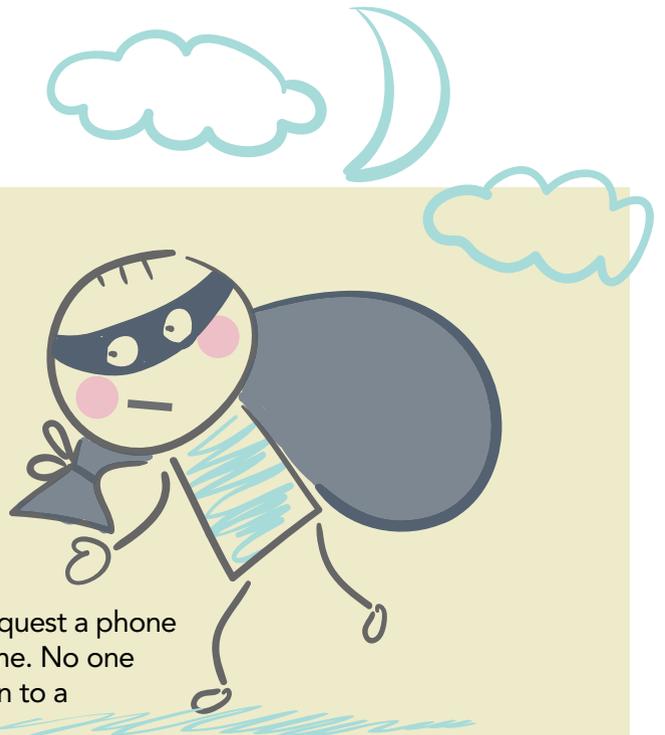
“Scammers” perpetrating health care fraud and abuse often target older individuals. The financial and emotional impact on these victims can be significant.

If you have older family members or friends in your life, remind them to be extra cautious if people call or visit them about any medical-related products or services—and then ask for a health insurance, Social Security, credit card or bank account number.

They should ask to see a person’s work identification or request a phone number at which they can call back that person at another time. No one should ever give their health insurance or financial information to a stranger or allow anyone else to use their insurance card.

If you or a family member is uncertain or suspicious about a situation, please contact us immediately for assistance. Call our Customer Service team at the number you’ll find on the back of your plan member ID card—or anonymously call Fallon Community Health Plan’s toll-free hotline for reporting fraud at 1-800-203-5295.

For more information about common scams and how to prevent them, visit the Medicare site: [stopmedicarefraud.gov](http://stopmedicarefraud.gov). ●



## Supporting our communities

Throughout the year, Fallon Community Health Plan (FCHP) and its employees support a variety of programs that keep alive our mission: *making our communities healthy*. Here are a few examples of our community outreach during the last half of 2013.

- **FCHP’s annual Golf & Gather FORE a Cause tournament** netted more than \$150,000, which we distributed among more than 105 food pantries and hunger relief programs throughout the state.
- **FCHP’s annual Community Benefits Grants**, totaling \$109,000, were awarded to eight non-profit community-based organizations throughout Massachusetts.

Organizations were chosen based on four priority areas as determined by findings from our community needs assessment. To learn more about these priorities and our Community Benefits program overall, visit [fchp.org/about-fchp/community-wellness](http://fchp.org/about-fchp/community-wellness).

- **Our Pay It Forward program** continued for the fifth year, giving 30 randomly selected employees the opportunity to give away \$500 each to charitable organizations of their choosing—for a total of \$15,000. ●

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 websites 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, eligibility for programs and benefits may vary by employer, plan and product.

For clarification of your covered benefits, please contact Fallon Community Health Plan’s Customer Service Department at 1-800-868-5200 (TTY users, please call TRS 711), or contact [customerservice@fchp.org](mailto:customerservice@fchp.org).

**Publisher:** Robert Nolan **Managing Editor and Writer:** Lorraine P. Bachand **Senior Art Director:** Pam Spielberg **Production Coordinator:** Ron Parker  
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Permit #328

## Exceeding expectations with FCHP's walking challenge

The Fallon Community Health Plan (FCHP)-sponsored Road Bowl Walking Challenge among area colleges is not just an annual autumn competition for many of its participants. It's reinforcement for a walking habit that's become part of a healthier way of life.

Nancy Ramsdell, director of administrative services at Worcester State University (WSU), is a perfect example. In 2012, Nancy took part in the Road Bowl for the first time in order to ramp up the weight-loss/fitness program she had begun. One year later and 130 pounds lighter, Nancy walked around the track with her *Making Strides at WSU Road Bowl* team to continue her progress—and because she now loves it.

"I typically walk some five miles a day now as I always look for more ways to be active," Nancy said last October. "For me, being in the Road Bowl Challenge is one way to stay motivated—and it's just plain fun as my teammates and I walk and talk our way around the track on campus."

Nancy insisted that her walking



Nancy Ramsdell and Jack Reardon

buddy, Jack Reardon, information security officer at WSU, has an even better story. Jack explained that last December he "dropped on the court" while playing racquetball at Clark University. Two participants of Clark's *Freudtastics* Road Bowl team, Mike Cole and Trish Cronin, were on the spot and able to do CPR and apply a heart defibrillator.

Jack woke up in the hospital on Christmas Day after six days in a coma. After receiving a heart stent and doing cardiac rehab, Jack worked hard to get back in shape. Having competed in the 2012 Road Bowl, he was grateful after his near-death experience to be able to join Nancy's team again last fall—and was proud to rank #7 for most steps walked of

WSU's 104 participants. He notes wryly that the *Freudtastics* is his favorite non-WSU Road Bowl team.

When asked about their accomplishments, Nancy and Jack agreed that the best approach to health and fitness is to set small, achievable goals that add up to big results.

"People like Nancy and Jack are the reasons we continue to offer this program," notes Karen Gagliastre, FCHP's manager of health promotions. "They not only participated, but took it to another level. They inspire others to literally follow in their footsteps."

Each participant in FCHP's four-week Road Bowl Walking Challenge gets a pedometer provided by the health plan and uses a customized website to log their steps. In addition to an overall winner—for 2013 that was Worcester Polytechnic Institute—a winning team was named at each college. In total, 1,036 employees at eight academic facilities participated last October. Nancy and Jack's *Making Strides* team came in fifth out of 21 teams at Worcester State—and they were more than happy with that. They have something to aim for next year! ●