Fallon Health: Community Care Connector Low Silver HSA

Coverage for: Individual and Individual + Family | **Plan Type: HMO**

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-868-5200 or visit www.fallonhealth.org/plandocs. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.fallonhealth.org/plandocs or call 1-800-868-5200 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**$2,000** person/**$4,000** family. Doesn't apply to preventive care.	Generally you must pay all the costs from providers up to the **deductible** amount before this **plan** begins to pay. If you elect individual coverage, you must meet the individual coverage deductible amount. If you have family coverage, family members must meet their own individual minimum annual **deductible** of $3,200 as defined by the IRS guidelines until the family deductible has been met.
Are there services covered before you meet your deductible?	Yes. **Preventive care** is covered before you meet your **deductible**.	This **plan** covers some items and services even if you haven't yet met the **deductible** amount. But a **copayment** or **coinsurance** may apply.
Are there other deductibles for specific services?	No.	You don't have to meet **deductibles** for specific services.
What is the out-of-pocket limit for this plan?	For covered services with in-network **providers**: **$7,050**/person or **$14,100**/family.	The **out-of-pocket limit** is the most you could pay in a year for covered services. If you have other family members in this **plan**, they have to meet their own **out-of-pocket limits** until the overall family **out-of-pocket limit** has been met .
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
Will you pay less if you use a network provider?	Yes. See **www.fallonhealth.org/plandocs or call 1-800-868-5200** for a list of participating **providers**.	This **plan** uses a **provider network**. You will pay less if you use a **provider** in the plan's **network**. You will pay the most if you use an **out-of-network provider**, and you might receive a bill from a **provider** for the difference between the **provider's** charge and what your **plan** pays **(balance billing)**. Be aware, your **network provider** might use an **out-of-network provider** for some services (such as lab work). Check with your **provider** before you get services.
Do you need a referral to see a specialist?	Yes.	This **plan** will pay some or all of the costs to see a **specialist** for covered services but only if you have a **referral** before you see the **specialist**.

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All copayment and coinsurance costs shown in this chart are either before or after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$30 co-pay/visit after deductible	Not covered	----------None----------
	Specialist visit	$60 co-pay/visit after deductible	Not covered	Referral and preauthorization required for certain covered services.
	Preventive care/ screening/immunization	No charge	Not covered	You may have to pay for services that aren't **preventive**. Ask your **provider** if the services needed are preventive. Then check what your **plan** will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	Lab Services $60 co-pay after deductible, Non Lab Services $75 co-pay after deductible	Not covered	----------None----------
	Imaging (CT/PET scans, MRIs)	$500 co-pay/test after deductible	Not covered	Limited to one payment per day when performed at the same facility for the same diagnosis. Referral and preauthorization required for certain covered services.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.fallonhealth.org	Tier 1	$30 co-pay /prescription (retail and emergency); $60 co-pay /prescription (mail order) after deductible	$30 co-pay /prescription (emergency only) after deductible	Retail covers up to a 30-day supply; Emergency services covers up to a 14-day supply; Mail order covers up to a 90 day supply.
	Tier 2	$60 co-pay /prescription (retail and emergency); $120 co-pay /prescription (mail order) after deductible	$60 co-pay /prescription (emergency only) after deductible	Retail covers up to a 30-day supply; Emergency services covers up to a 14-day supply; Mail order covers up to a 90 day supply.
	Tier 3	$105 co-pay /prescription (retail and emergency); $315 co-pay /prescription (mail order) after deductible	$105 co-pay /prescription (emergency only) after deductible	Retail covers up to a 30-day supply; Emergency services covers up to a 14-day supply; Mail order covers up to a 90 day supply.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$500 co-pay/surgery after deductible	Not covered	Referral and preauthorization required for certain covered services.
	Physician/surgeon fees	Deductible	Not covered	Referral and preauthorization required for certain covered services.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need immediate medical attention	Emergency room care	$300 co-pay/visit after deductible	$300 co-pay/visit after deductible	Copayment waived if admitted.
	Emergency medical transportation	Deductible	Deductible	----------None----------
	Urgent care	$60 co-pay/visit after deductible	$60 co-pay/visit after deductible	----------None----------
If you have a hospital stay	Facility fee (e.g., hospital room)	$750 co-pay/admission after deductible	Not covered	Referral and preauthorization required for certain covered services.
	Physician/surgeon fees	Deductible	Not covered	Referral and preauthorization required for certain covered services.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$30 co-pay/visit after deductible	Not covered	Referral and preauthorization required for certain covered services.
	Inpatient services	$750 co-pay/admission after deductible	Not covered	Referral and preauthorization required for certain covered services.
If you are pregnant	Office visits	No charge	Not covered	You may have to pay for services that aren't **preventive**. Ask your **provider** if the services needed are preventive. Then check what your **plan** will pay for.
	Childbirth/delivery professional services	See childbirth/delivery facility services.	See childbirth/delivery facility services.	See Childbirth/Delivery facility services
	Childbirth/delivery facility services	$750 co-pay/admission after deductible	Not covered	Referral and preauthorization required for certain covered services. Inpatient amount is inclusive of Childbirth/delivery professional services

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	Deductible	Not covered	Referral and preauthorization required for certain covered services.
	Rehabilitation services	$60 co-pay/visit in an office after deductible	Not covered	Short-term physical and occupational therapy limited to 60 visits combined per year. Referral and preauthorization required for certain covered services.
	Habilitation services	$60 co-pay/visit in an office after deductible	Not covered	Referral and preauthorization required for certain covered services.
	Skilled nursing care	$750 co-pay/admission after deductible	Not covered	Up to 100 days per year. Referral and preauthorization required for certain covered services.
	Durable medical equipment	20% coinsurance after deductible	Not covered	Referral and preauthorization required for certain covered services.
	Hospice services	Deductible	Not covered	Referral and preauthorization required for certain covered services.
If your child needs dental or eye care	Children's eye exam	No charge	Not covered	Routine eye exams are limited to once per calendar year.
	Children's glasses	No charge	Not covered	One designated set, once per calendar year.
	Children's dental check-up	No charge	Not covered	Dental check ups are limited to two per 12 month period.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Acupuncture
- Cosmetic Surgery
- Dental Care (Adult)
- Hearing Aids (over the age of 21)
- Long-Term Care
- Non-Emergency Care When Traveling Outside the U.S.
- Private-Duty Nursing
- Routine Foot Care except when medically necessary for members with systemic circulatory disease

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Abortion Services
- Bariatric Surgery
- Chiropractic Care
- Infertility Treatment
- Routine Eye Care (Adult)
- Weight Loss Programs

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. For more information, contact the insurer at 1-800-868-5200. You may also contact your state insurance department at Massachusetts Division of Insurance Consumer Service Section 1-877-563-4467. The U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact your state insurance department at Massachusetts Division of Insurance Consumer Service Section 1-877-563-4467. Contact Health Care for All, One Federal St., Boston, MA 02110, 1-617-350-7279, www.massconsumerassistance.org. Group members may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa.

Does this plan provide Minimum Essential Coverage? **Yes**
Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual Market policies.

Does this plan meet Minimum Value Standards? **Yes**
The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:
Spanish (Español): Para obtener asistencia en Español, llame al 1-800-868-5200.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

The plan's overall deductible.	$2,000
PCP	$30
Specialist	$60
Hospital Stay	$750

This EXAMPLE event includes services like:
Specialist office visits (*prenatal care*)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work*)
Specialist visit (*anesthesia*)

Total Example Cost	**$17,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$2,000
Copayments	$760
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	$2,820

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible.	$2,000
PCP	$30
Specialist	$60
Durable Medical Equipment	20%

This EXAMPLE event includes services like:
Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Prescription drugs
Durable medical equipment (*glucose meter*)

Total Example Cost	**$13,240**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$2,000
Copayments	$1,870
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	$3,890

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible.	$2,000
PCP	$30
Specialist	$60
Emergency Room	$300

This EXAMPLE event includes services like:
Emergency room care (*including medical supplies*)
Diagnostic test (*x-ray*)
Durable medical equipment (*crutches*)
Rehabilitation services (*physical therapy*)

Total Example Cost	**$4,180**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$2,000
Copayments	$1,270
Coinsurance	$30
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$3,300

The plan would be responsible for the other costs of these EXAMPLE covered services.

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.

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.

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.

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.

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.

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.

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.

إن كان لديك أو لدى شخص تساعده أسئلة بخصوص Fallon Health، فلديك الحق في الحصول على المساعدة والمعلومات

الضرورية بلغتك من دون اية تكلفة .للتحدث مع مترجم اتصل ب 1-800-868-5200.

ប្រសិនបើអ្នក ឬនរណាម្នាក់ដែលអ្នកកំពុងដែជួយ មានសំណួរអំពី Fallon Health [បេ ,អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មាន
បៅកនុងភាសា ររស់អ្នក បោយមិនអស់ប្រាក់ ។ បើមបីនិយាយជាមួយអ្នករកដប្រ សូម 1-800-868-5200 ។

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.

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.

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.

Εάν εσείς ή κάποιος που βοηθάτε έχετε ερωτήσεις γύρω απο 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.

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.

यदि आपको, या आप जिस व्यजति की सहायिा कर रहे हैं, उन्हें इस विषय Fallon Health के बारे में सिाल हैं, िो आपको मुफ़्ि में अपनी भाषा में सहायिा थिा िानकारी लेने का अधिकार है। 1-800-868-5200 पर फ़ोन करें।

જો તમે અથવા તમે કોઇને મદદ કરી રહ્યાં તેમાંથી કોઇને Fallon Health વવશે પ્રશ્નો હોય તો તમને મદદ અને માહહતી મેળવવાનો અવિકાર છે. તે ખચર્ વવના તમારી ભાષામાં પ્રાપ્ત કરી શકાય છે. દુભાવષયો વાત કરવા માટે,આ 1-800-868-5200 પર કોલ કરો.

ຖ້າທ່ານ, ຫ ຼືບຸກ ທ່ານກໍາລັງຊ່ວຍເຫ ຼືອ, ມ ຄໍາຖາມກ່ຽວກັບ Fallon Health, ທ່ານມ ສິດທ ຈະໄດ້ຮັບການຊ່ວຍເຫ ຼືອແລະຂໍ້ມູນຂ່າວສານທ ເປັນພາສາຂອງທ່ານບໍ່ມ ຄ່າໃຊ້ຈ່າຍ. ການໂອ້ລົມກັບນາຍພາສາ, ໃຫ້ໂທຫາ 1-800-868-5200.

Notice of inclusion resources

At Fallon Health, we believe everyone deserves access to **health care without discrimination**. We work every day to help people of any age, income level, race, color, ethnicity, national origin, disability, religion, sexual orientation, sex, gender identity, and health status achieve their health goals.

To make sure you have access to all the resources and information necessary to understand and access your health plan benefits, we:

- Provide **free aids and services**—such as qualified sign language interpreters and written information in other formats, including large print, braille, accessible electronic formats and other formats
- Provide **free language services**—such as qualified interpreters and information written in other languages—to people whose primary language is not English.
- Have **dedicated resources, individuals, and teams** that specialize in reviewing our policies to ensure inclusion of the unique needs of our transgender and gender diverse members.

If you need access to or wish to discuss any of this information or resources, **please call us** at the phone number on the back of your member ID card. Or you can email us at cs@fallonhealth.org.

If you believe Fallon or a provider has **discriminated against you or didn't provide these resources,** please tell us. You can write, call, or email us at:

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

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

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights online 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)