



Fallon Health HMO Plan Options for the Retailers Association of Massachusetts (RAM)

Benefits effective for new sales beginning January 1, 2020.

QHD 3000 HSA
QHD 2000 HSA
Bronze Deductible 3000
Deductible 5000 Low
Deductible 4000 Low
Deductible 3000 Low
Deductible 2500 Low
Deductible 2000 Low
Copay 1000 Hybrid
Copay 500

The plans listed above are available with Direct Care and Select Care.

Direct Care provides access to networks that are smaller than the Select Care network. In these plans, members have access to network benefits only from the providers in their respective network. Please consult the respective provider directory—paper copies can be requested by calling our Customer Service Department at 1-800-868-5200—or use the provider search tool at fallonhealth.org to determine which providers are included in Direct Care.

This sheet lists the health plans of Direct Care and Select Care. For full benefits, please go to fallonhealth.org. The subscriber certificate and all riders define the terms, limitations and conditions of the plan. Should any questions arise, the subscriber certificate and riders will govern.

Fallon programs and benefits to ensure you stay healthy and happy!

Value-added benefits and features for Direct Care and Select Care	
It Fits!—annual fitness reimbursement for healthy activities such as school and town sports programs, gym memberships at the gym of your choice, Weight Watchers®, Peloton subscriptions, streaming fitness programs, aerobics, Pilates and yoga classes, and even new cardiovascular home fitness equipment.	\$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
20% discount at CVS/pharmacy— members get a 20% discount on more than 1,500 CVS/pharmacy-brand health-related products—good at any CVS/ pharmacy store or online at cvs.com.	Included
Fallon SmartShopper —get rewarded for making smart health care choices. Fallon SmartShopper is an incentive program to help members save money on their health care choices. To begin shopping smarter for health care, and to see a complete list of procedures and services and their incentives, go to fallonhealth.org and click on the Fallon SmartShopper link.	Included
Oh Baby! —a program for parents-to-be that delivers some of the "little things" like prenatal vitamins, a child care book, a home safety kit and even a free car seat and breast pump!	Included
Nurse Connect —for those times when you're not feeling well, but don't think it's an emergency, call the registered nurses at Nurse Connect. Members get free access by phone—24 hours a day, seven days a week, 365 days a year.	Included
Quit to Win —smokers have access to this free counseling program with tobacco cessation experts through individual phone coaching and text messages.	Included
Healthwise Knowledgebase —free online encyclopedia for information on diseases, treatment, medications and other important health topics.	Included
Out-of-area student coverage —students attending school outside the service area are covered for certain services with plan authorization.	Included
Peace of Mind Program [™] —Direct Care members get access to a second opinion and, if they choose, to receive care from a specialist at Boston's best teaching hospitals.	Included