



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

Benefits effective for new sales beginning January 1, 2016  
and all plans renewing January 1, 2016, and beyond.

<b>QHD 2000 HSA*</b>
<b>Coinsurance 35%</b>
<b>Deductible 2000 Hybrid</b>
<b>Deductible 1000 Hybrid</b>
<b>Deductible 1500 Classic</b>
<b>Copay 1000 Hybrid</b>

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

\*Fallon Preferred Care is available with QHD 2000 HSA plan design only.

*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](http://fallonhealth.org) to determine which providers are included in Direct Care.*

*This sheet lists the health plans of Direct Care, Select Care and Fallon Preferred Care. For full benefits, please go to [fallonhealth.org](http://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 Preferred Care is offered through Fallon Health & Life Assurance Company, Inc., a wholly owned subsidiary of Fallon Community Health Plan.*