
Section 2. How we change for 2005

Do not rely on these change descriptions; this page is not an official statement of benefits. For that, go to Section 5 *Benefits*. Also, we edited and clarified language throughout the brochure; any language change not shown here is a clarification that does not change benefits.

Program-wide changes

- In Section 9, we revised the **Medicare Primary Payer Chart** and updated the language regarding Medicare Advantage plans (formerly called Medicare Advantage plans).
- In Section 12, we revised the language regarding the Flexible Spending Account Program - *FSAFEDS* and the Federal Long Term Care Insurance Program.

Changes to this Plan

- Your share of the non-Postal premium will decrease by 0.5% for Self Only or increase by 1.0% for Self and Family.
- FCHP now offers two options: a High Option and, new for 2005, a Standard Option.
- If you were a Fallon Community Health Plan member in 2004, and you make no changes during open season, you will be enrolled in High Option for 2005.
- Under High Option, you will pay a \$15 copayment for each primary care physician office visit, and for office visits with the following specialists: mental health and substance abuse providers, chiropractors, physical and occupational therapists, speech-language pathologists and audiologists, early intervention specialists, obstetricians and gynecologists, podiatrists, nurse midwives and nurse practitioners who bill independently. You will also pay a \$15 copayment for the following specialty services: urgent care visits, diabetes outpatient self-management training and routine eye exams.
- Under High Option, you will pay a \$25 copayment for each specialist office visit.
- Under High Option, your dependent children under the age of 22 will pay nothing for preventive care office visits (well-child care).
- Under High Option, you will pay a \$250 copayment for each inpatient admission to a hospital or other inpatient facility.
- Under High Option, you will pay a \$50 outpatient surgery copayment.
- Under High Option, your copayments for prescription drugs have increased. You will pay \$25 for up to a 30-day supply of a Tier-2 medication, and \$50 for up to a 30-day supply of a Tier-3 medication.
- Under High Option, when you refill your prescription through our mail-order program, you will pay a \$50 copayment for up to a 90-day supply of a Tier-2 medication, and a \$150 copayment for up to a 90-day supply of a Tier-3 medication.
- The benefit for early intervention services has increased to \$5,200 per calendar year and an aggregate of \$15,600 lifetime for children from birth to age three.
- The Plan no longer requires notification for emergency services.