

The Employee Advantage

Provided by UMass Memorial Health Care

Developed in partnership with Fallon Health, The Employee Advantage is a tiered HMO health insurance plan powered by Fallon's Select Care network. Built by UMass Memorial employees for UMass Memorial employees, The Employee Advantage offers the richest fitness benefit, the lowest copayments for specialty visits, and a unique cosmetic surgery reimbursement. To learn more, call the dedicated Customer Service Department at 1-877-498-1188 or visit the website at www.TheEmployeeAdvantage.org. You can also visit The Employee Advantage booth at a Benefits Fair.

The Employee Advantage Overview

Q. What is The Employee Advantage?

A. The Employee Advantage is a health insurance plan built by UMass Memorial employees for UMass Memorial employees. A tiered HMO plan, The Employee Advantage network, powered by Fallon Health, includes more than 42,000 providers, including all of the UMass Memorial system hospitals and providers. With this plan, you get extra advantages, like the richest fitness benefit of all our health plan options, a dedicated customer service team, and access to nationally recognized providers located at our very own UMass Memorial hospitals and community sites.

Q. Why should I join The Employee Advantage?

A. The Employee Advantage was built with you in mind—with benefits that encourage and enable you to stay well.

The Employee Advantage affords you advantages that you cannot get anywhere else, like:

- Access to an extensive network of providers—more than 42,000 throughout Massachusetts, Southern New Hampshire, and Southwestern Vermont, including our own UMass Memorial providers and hospitals
- It Fits!—the richest fitness benefit of all our health plan options; It Fits! annually reimburses families \$600, and individuals \$300, for participating in healthy activities, like school and town sports, Weight Watchers® exercise classes, ski lessons, and even for ski lift tickets and gym memberships at the gym of your choice. You can also use your It Fits! reimbursement on new cardiovascular home fitness equipment, including treadmills, stationary cycles, bike stands, stair climbing machines, elliptical machines, rowing machines, cross-country ski machines, air walkers, home gyms and total body weight resistance machines.
- Lower copayments when you see Tier 1 specialists (A UMass or affiliated specialist)
- An annual \$500 cosmetic surgery reimbursement
- A dedicated team of customer service representatives
- Unparalleled care management programs
- 20 percent discount on more than 1,500 CVS/pharmacy brand health-related products at CVS stores nationwide, and online at www.cvs.com

Weight Watchers® is a registered trademark of Weight Watchers International, Inc.

Q. What is The Employee Advantage service area?

A. The service area for The Employee Advantage mirrors the service area of Fallon Select Care. It stretches from the Berkshires, Southwestern Vermont and Southern New Hampshire to Gloucester to Plymouth, and includes everywhere in between.

Q. Can I still join The Employee Advantage if I live outside of the service area (out of state)?

A. Yes. As long as you see providers that are within The Employee Advantage network, you can still join The Employee Advantage even if you live out of state. The Employee Advantage network includes more than 42,000 providers throughout Massachusetts, Southern New Hampshire and Southwestern Vermont.

Q. How can I learn more about The Employee Advantage?

A. You can call the dedicated customer service number at 1-877-498-1188, or visit the website at www.TheEmployeeAdvantage.org. You can also visit the booth at a Benefits Fair convenient for you.

The Employee Advantage Provider Network

Q. Do you have my doctor?

A. Most likely, we do. The extensive network of providers for The Employee Advantage includes more than 42,000 providers throughout Massachusetts, Southern New Hampshire and into Southwestern Vermont.. You can visit www.TheEmployeeAdvantage.org to look up a provider.

Q. Do I have to see UMass Memorial doctors/hospitals?

A. No, you don't. You have access to more than 42,000 providers throughout Massachusetts, Southern New Hampshire and into Southwestern Vermont. You can visit www.TheEmployeeAdvantage.org to look up a provider. If you receive care from one of The Employee Advantage network Tier 1 specialists, you will pay a lower copayment!

Q. What happens if I have an emergency and I am travelling?

A. With The Employee Advantage, you have worldwide emergency coverage. That means that if you, or a dependent, experience a medical emergency while away from home, you can go to any emergency room and be covered. You would then need to notify The Employee Advantage of any emergency services received, and we recommend that you also contact your PCP to coordinate any follow-up care.

Q. What doctors are available with this plan?

A. The Employee Advantage network includes all of the UMass Memorial member hospitals, providers and affiliated providers. It also includes Fallon's entire Select Care network, which is made up of more than 42,000 providers in Massachusetts, Southern New Hampshire and Southwestern Vermont.

Q. If I see a specialist now that is not in the network, will I be able to continue to see that specialist and have it covered?

A. The Employee Advantage is an HMO plan, which means that in order for you to receive coverage for services you need to see in-network providers. If you choose to see a provider who is not in The Employee Advantage network, services will not be covered. The only exception is emergency care—with The Employee Advantage, you are covered for worldwide emergency care, no matter where you receive it.

However, if you are currently in medical treatment with a provider who is not in the network, you can work with our care coordination team who can help to try to prevent any interruptions in care by finding a participating provider for your needs.

Q. What if my doctor has two locations, one is in Worcester under the Tier 1, and one is in Connecticut. Could I see her at the Connecticut location, too?

A. Yes, you can see your doctor in either location, and still pay the Tier 1 copayment.

Q. Isn't Fallon's Select Care network just Reliant Medical Group?

A. No. Although Reliant Medical Group is included in the Select Care network, the network is much more extensive than that. It includes more than 42,000 providers throughout the entire state of Massachusetts, Southern New Hampshire and Southwestern Vermont.

The Employee Advantage Benefits/Value-adds

Q. What is the prescription coverage with this plan?

A. You will still receive your prescription coverage through Optum Rx.

Q. What does the chiropractic benefit cover?

A. The Employee Advantage chiropractic benefit covers medically necessary chiropractic services for the treatment of acute musculoskeletal conditions. Acute musculoskeletal conditions include:

1. Acute musculoskeletal injuries of the spine
2. Acute exacerbations of previous musculoskeletal injuries of the spine

With The Employee Advantage, you are covered for 24 chiropractic visits per year (subject to medical necessity).

Q. What is It Fits!

A. It Fits! is one of the most flexible fitness reimbursement programs available in Massachusetts. As a member of The Employee Advantage, you can use your It Fits! reimbursement of \$600 for families or \$300 for individuals to pay for all kinds of healthy activities, including school and town sports, Weight Watchers® ski lift tickets, exercise classes, dance lessons, a gym membership at any gym, and much more. Most fitness benefits offer “discounts,” or reimbursements at a limited list of gyms. With It Fits!, you go where you want to go, and you get paid back.

You can also use your It Fits! reimbursement on new cardiovascular home fitness equipment, including treadmills, stationary cycles, bike stands, stair climbing machines, elliptical machines, rowing machines, cross-country ski machines, air walkers, home gyms and total body weight resistance machines.

Q. What gyms do you include with the “It Fits” program?

A. One of the great features about It Fits! is that unlike other fitness programs, there are no restrictions on what gym you can go to. You can go to any gym you like and submit the receipt with an It Fits! form to be reimbursed.

Q. What is the definition of preventive care?

A. Preventive Care includes services received at your routine annual visit with your primary care provider and can also include tests, immunizations, and services geared to help screen for diseases and improve early detection.

Q. What is the Cosmetic Surgery reimbursement?

A. With The Employee Advantage, one of the extras you receive is an annual \$500 reimbursement per contract that you can use for procedures received at the UMass Memorial Cosmetic Surgery Center. The Cosmetic Surgery Center, which is located at 281 Lincoln Street in Worcester, performs a number of procedures. For a full listing of procedures and pricing, you can visit their website at www.cosmeticsurgicenter.com, call them at 1-508-334-5990, or send them an email at cosmeticsurgery@umassmemorial.org. To receive your reimbursement, you simply need to fill out a Cosmetic Surgery reimbursement form, attach your receipt, and send it to The Employee Advantage, C/O Fallon Health, Claims Department, P.O. Box 15121, Worcester, MA, 01615.

Q. What is covered through Naturally Well?

A. *Naturally Well* gives you discounts on acupuncture, chiropractic care (in addition to your chiropractic benefit) and massage therapy from the American Specialty Health Networks, Inc. (ASHN) network of qualified providers. Health and wellness products also are available at a reduced rate through ChooseHealthy™, an affiliate of ASHN. The services and products are not covered benefits under your health plan coverage, but are an extra value if you wish to use them.

Care Management/Transition of Care

Q. I have diabetes. How will my care be managed with this plan?

A. The Employee Advantage has care management programs for every level of risk for diabetes and other chronic conditions. From providing educational tools and screening reminders to developing a care plan specifically for you and coordinating services, all of our members with chronic conditions are managed appropriate to their situation.

Q. I'm pregnant. What happens if I switch to your plan during my pregnancy?

A. Congratulations! The Employee Advantage has a comprehensive "transition of care" process to be sure that you can continue to get the care you need with providers you trust. And, you will want to be sure to sign up for the Oh Baby! program. As a member of The Employee Advantage, and as a new parent-to-be, you can get free prenatal vitamins, a car seat and portable breast pump, a home safety kit and more—plus reimbursements on childbirth or sibling classes, discounts on birth announcements, and even a chance to win an American Express® Gift Cheque.

Other questions?

**Call The Employee Advantage customer service line at 1-877-498-1188
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