

Fallon Health HMO Plan Options

for the Retailers Association of Massachusetts (RAM)

Benefits effective for new sales beginning January 1, 2018.

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| QHD 2000 HSA |
| Coinsurance 35% |
| Deductible 2000 Hybrid |
| Deductible 1200 Hybrid |
| Copay 1000 Hybrid |

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.