



Corporate Office  
135 Wood Road  
Braintree, MA 02184  
781.848.4950

February 2020

«business\_name»  
«mail\_add1»  
«mail\_add2»  
«mail\_city», «mail\_state» «mail\_zip»

HSA Account Number: «member\_code»

Dear Employer:

Your small group health insurance coverage with Fallon Health is renewing on April 1, 2020.

Good news: you are able to manage your renewal online at [hsainsurance.com](http://hsainsurance.com)! We offer tools and online support to help you make the best choice possible.

During your open enrollment period, which begins on March 1, 2020, you may go online and:

- Compare your 2019 and 2020 benefits and rates.
- Renew in the 2020 version of your current plan, or shop for a new plan. More than 80% of our clients renew in the new version of their current plan.
- Enroll eligible employees who previously waived coverage.

**All changes are effective April 1, 2020 and must be finalized by April 30, 2020.**

The health plan you select and your new monthly premium will be in effect from April 1, 2020 through March 31, 2021.

**What do I need to do?**

- Go to our secure website [www.hsainsurance.com](http://www.hsainsurance.com).
- Click the “Log In” button on the top right corner.
- Click “I am a Customer” and follow the instructions.
- Click the red “Open Enrollment” box on the menu and follow the instructions.

We encourage you go to online and review your 2020 benefits and new monthly premium. If you do not complete the renewal process, you will be automatically renewed into the 2020 version of your current plan.

**Fallon Health Networks**

You may offer Select Care side-by-side with Direct Care, and up to four plans may be chosen.

- **Select Care:** An expansive HMO network that includes more than 59,000 providers throughout Massachusetts, southern New Hampshire and southwestern Vermont.
- **Direct Care:** A high-performing and concentrated network of over 37,000 doctors, community-based hospitals and other providers. Because this network offers members more coordinated, cost-efficient care, it's available at a lower premium than plans using the Select Care network.



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### **Summary of Benefits and Coverage**

Under the Affordable Care Act, health insurance carriers are required to provide a summary of the benefits and coverage (SBC). The intent is to help consumers better understand the coverage they have and compare differences when they are shopping for a new plan. To view your SBC, log in at [hsainsurance.com](https://hsainsurance.com) and select “View my Benefits (SBC)” on the menu.

During the open enrollment period, the SBC must be provided to eligible employees, both enrolled and not currently enrolled in the plan. The delivery of the SBCs is a shared responsibility between employers and the carrier, and there are severe fines for failure to distribute these documents. Please distribute the SBCs to your eligible employees. We’d appreciate your help by emphasizing to your employees the importance of this new information, which will help them make better-informed health care decisions.

### **Need help?**

To help you get started, we have included in this packet:

- Fallon Health’s Intermediary Group Plan Options for 2020.

If you have any questions regarding your renewal, please contact your broker or HSA Customer Service by phone, 781-228-2222, via live chat at [hsainsurance.com](https://hsainsurance.com), or by email, [customerservice@hsainsurance.com](mailto:customerservice@hsainsurance.com).

HSA Insurance and Fallon Health look forward to providing you and your employees with high quality health plan coverage.

Sincerely,

HSA Insurance