

# An Investment in Your Health:

## Fidelity Health & Wellness Center



Premise Health.



Health concerns are as much a part of your life at work as they are at home.

Suddenly feel ill? Having trouble finding the time to get to your primary care physician for a preventive screening or a wellness exam? Want to talk to someone before starting a new weight loss or exercise program? The Fidelity Health & Wellness Center can help.

Here are some commonly asked questions and answers about Center eligibility, services, locations and billing:

### Who can use the Health & Wellness Center?

The Health & Wellness Center is available to employees who are regularly scheduled to work 20 or more hours per week and work for companies eligible to participate in Fidelity's medical plans. Employees who meet these eligibility requirements and who work in or are visiting a Fidelity region with a Health & Wellness Center may use this service.

### How do I contact the Fidelity Health & Wellness Center?

Visit [myhealthcenterhome.com/sites/fidelity](https://myhealthcenterhome.com/sites/fidelity) or [fmrbenefits.com](https://fmrbenefits.com) > Health > On-site Health & Wellness Centers > Contacts for each Center's phone number and location.

### Where are the Health & Wellness Centers located?

The Fidelity Health & Wellness Centers are available in the following regional locations, as well as corporate headquarters:

- Boston, MA
- Smithfield, RI
- Durham, NC
- Westlake, TX
- Merrimack, NH
- Covington, KY

\*These services are not intended to be a replacement for your relationship with your primary physician. Results from your wellness exam should be shared with your primary physician.

### What services are provided at the Center?

A wide range of services are available to meet your health and wellness needs:

- Wellness exams\*
- Acute care services (e.g. cough, sore throat)
- Travel medicine (for business and personal travel)
- Laboratory services
- Screenings (e.g. blood pressure, biometric)
- Immunizations and allergy shots
- On-site pharmacy delivery
- Wellness coaching
- Recommendations to other Fidelity programs or outside providers
- Health education and wellness programs\*

For services not available, the Center's staff can recommend other Fidelity programs or suggest you seek care from outside providers.

### Where can I find more information about the Centers?

For additional information about the Health & Wellness Centers, visit [fmrbenefits.com](https://fmrbenefits.com). Also, be sure to visit and register on the Center's interactive Patient Portal, [myhealthcenterhome.com/sites/fidelity](https://myhealthcenterhome.com/sites/fidelity) to conveniently and confidentially:

- Schedule and view appointments
- Access lab results
- View health history
- Download health forms and manage your account
- Quickly find staff and Center information
- Send secure messages to the Center staff
- Manage your wellness coaching program, including goals and progress

### Your privacy is our priority.

Premise Health operates Fidelity's Health & Wellness Centers and maintains all confidential medical information in accordance with federal requirements for medical privacy. No one at Fidelity will have access to this information.

## What do the services cost?

Fidelity is making a significant investment in the Health & Wellness Center. To encourage you to take full advantage of the Center, wellness and preventive care services are provided at no cost to you. Symptom care services are subject to a charge, based on your medical plan coverage. The Center's staff is fully prepared to answer payment questions before you receive any treatment.

	Covered by a high-deductible health plan (e.g., Fidelity Health Plan) <sup>1</sup> or uninsured	Covered by a non-high-deductible health plan (Fidelity sponsored or other employer's plan) <sup>1,2</sup>
<b>PREVENTIVE SERVICES</b>		
Preventive exam (along with any laboratory services or medications related to a preventive visit)	FREE	FREE
Preventive travel exam, immunizations and medicine (both business or personal)	FREE	FREE
<b>OFFICE VISITS (INJURY &amp; ILLNESS)</b>		
Provider office visit	\$50 <sub>3</sub>	\$10
<b>MEDICATION &amp; LABORATORY SERVICES</b>		
On site testing (e.g. strep, flu, pregnancy)	\$10/each test	Included as part of your visit charge
Laboratory blood work sent to an external lab	\$20	
Medication delivery	\$10/medication delivered	

*Non-preventive claims will be applied to the in-network deductible and out-of-pocket maximums. Payments due are collected at the point of service.*

1. Employees covered under a high-deductible health plan (HDHP), such as the Fidelity Health Plan, may be eligible to establish a tax-advantaged Health Savings Account (HSA). Examples of non-high-deductible health plans include Fidelity's HealthFlex Plan and most HMOs.
2. Includes regular employees of FMR LLC whose home country is outside the U.S. and who are on assignment in the U.S. or traveling to the U.S. for business.
3. One of the requirements to be eligible to establish and contribute to a Health Savings Account (HSA) is that an individual cannot have coverage that is considered non-high-deductible plan coverage. Individuals who have an HSA can only receive health coverage that is subject to the high deductible, unless the health coverage is specifically exempted, such as preventive care. This means that for services subject to the high deductible, such as health services received at the Health & Wellness Centers, high-deductible health plan participants cannot receive these services for free or below their fair market value. Therefore, in order not to impact an individual's eligibility to establish or contribute to an HSA, Fidelity Health Plan participants will be charged the full cost for non-preventive care services provided at the Health & Wellness Center (see chart above). If you are enrolled in a high-deductible health plan other than the Fidelity Health Plan and wish to pay the full cost for non-preventive care services, it is your responsibility to inform the Health & Wellness Center.