

Medicare + MassHealth + More for \$0!

The Benefits Booklet

Effective January 1–December 31, 2026



If you're looking to get more out of your health plan, look no further than Fallon Health's NaviCare® HMO SNP (Special Needs Plan). With our plan, you'll get all the benefits available through MassHealth and Medicare, plus more.

See inside to learn what's included with NaviCare to help you manage your health. And remember, when you join NaviCare, you'll pay \$0 for all the benefits inside this booklet.



Are you eligible?

As a NaviCare member, you can't be enrolled in another health insurance plan, except Medicare. Additionally, to qualify you must:

- Be 65 or older
- Have MassHealth Standard and Medicare Parts A and B
- Live in the NaviCare service area, which includes all of the cities and towns in Massachusetts except Nantucket and Dukes counties



Save Now card

Each calendar quarter, **we load \$375** onto the card for you to spend on cold/allergy medicine, pain relievers, toothpaste, soap, shampoo, and more. That's a total of \$1,500 per year to use at stores like CVS Pharmacy, Target, and Walgreens. You can also order items by phone or online with free home delivery.

For members who have qualifying chronic conditions: Each calendar quarter, \$200* of your Save Now dollars are set aside for healthy food and \$175 for you to buy health and personal care items. Not all members qualify. To learn more, contact Fallon Health.



Transportation

Unlimited rides to and from medical appointments and places where you receive health care

48 one-way rides to the pharmacy

Mileage reimbursement for friends and family who give you rides when pre-approved

100 one-way rides to run errands, visit friends, and more, for members who have a qualifying chronic condition



Vision care

\$403/year to buy prescription eyewear



\$400 to get fit

\$400/year to pay for fitness classes, a new fitness tracker, new cardiovascular fitness equipment, or a fitness/gym membership

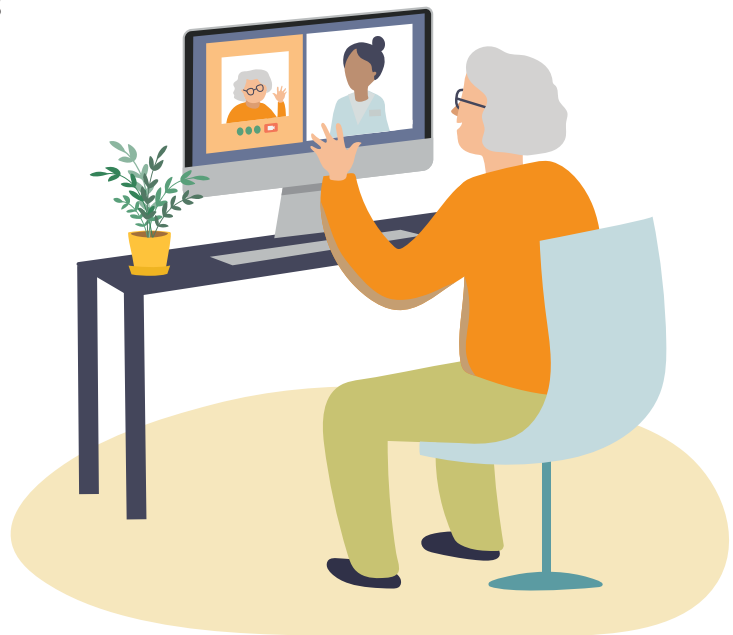


Get care from the comfort of your home

You'll pay \$0 for telehealth visits with your primary care provider, specialists, and other healthcare providers.

Plus, with Teladoc®, you'll get 24/7 access to doctors by phone, internet, or mobile device—for non-emergency health concerns such as the flu, sore throat, or skin rashes.

And, with Care Connect, you'll have 24/7 phone access to registered nurses who will recommend where you should receive care or will connect you to your doctor.



An entire Care Team

You'll have an entire team of health care professionals dedicated to making sure you get the services and care you need.

Care Team members include a Navigator who helps to coordinate your care, can schedule your appointments, and more.



Medicine and nutrition

If your doctor writes you a prescription for a covered medication, NaviCare covers the medication—at no cost to you.

If you qualify, you'll get free covered nutritional supplements with a prescription.



It's easy to see who gives you more.

Benefits	With NaviCare	With MassHealth and Medicare alone
\$0 hospital stays and services	✓	✓
\$0 lab tests and X-rays	✓	✓
\$0 doctor visits and screenings	✓	✓
\$0 hearing tests and hearing aids	✓	✓
\$0 adult day health	✓	✓
\$0 in-home care	✓	✓
\$0 prescriptions and certain over-the-counter items with a prescription	✓	✓
Free rides to and from medical appointments and 48 one-way rides to the pharmacy	✓	✓
100 one-way rides to run errands, attend religious services, and more—for members who qualify for Special Supplemental Benefits for the Chronically Ill.*	✓	
\$0 for advice or treatment from doctors by phone, mobile app, or video—24/7—with Teladoc	✓	
\$400/year to pay for fitness classes, a new fitness tracker, new cardiovascular fitness equipment, or a fitness/gym membership	✓	
\$403/year to buy prescription eyewear	✓	
\$1,500/year to buy health and personal care items	✓	
An entire Care Team that makes sure you get the care and benefits you need	✓	

Get all of this, plus more. And pay \$0.

How can I learn more or sign up?

Give us a call today. We're happy to help! When you call us, you'll speak with someone who knows, and serves, this community. We believe that health care is personal and that you should be able to talk to a real person—not a computer. Because we want you to get the service you need, when you need it.



1-877-255-7108 (TRS 711)

8 a.m.–8 p.m., Monday–Friday (7 days a week, Oct. 1–March 31.)

fallonhealth.org/navicare

** The \$200 (per calendar quarter) food benefit and 100 annual one-way rides to run errands, visit friends, attend religious services, and more, are part of a special supplemental program for the chronically ill. To qualify, enrollees must have chronic-condition diagnoses documented with Fallon Health, such as cardiovascular disorders, chronic and disabling behavioral health conditions, chronic lung disorders, diabetes, and neurologic disorders. This is not a complete list of eligible chronic conditions. Not all members with an eligible condition will qualify. Other eligibility and coverage criteria also apply.*

NaviCare HMO SNP is a Coordinated Care plan with a Medicare contract and a contract with the Commonwealth of Massachusetts Medicaid program. Enrollment in the plan depends on the plan's contract renewal with Medicare. This plan is a voluntary program that is available to anyone 65 and older who qualifies for MassHealth Standard and Original Medicare and does not have any other comprehensive health insurance, except Medicare.

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