

Fallon Health's NaviCare^{®*} – more benefits for \$0!



The Benefits Booklet

Effective January 1–December 31, 2027

With Fallon Health's NaviCare, you'll get generous health care benefits—more than you get with MassHealth Standard and Medicare.

See inside to learn what's included with NaviCare to help support your health. And remember, when you join NaviCare, you'll pay \$0!



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	✓	✓
Unlimited free rides to and from medical appointments and places where you receive health care	✓	✓
48 one-way rides/year to the pharmacy	✓	
100 one-way rides/year to run errands, visit friends, and more, for members who have a qualifying chronic condition [†]	✓	
\$0 for advice or treatment from doctors by phone 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.

Who is Fallon Health?



We're a not-for-profit health care services organization that's both a health insurance plan and a provider of care. We're based in Worcester, MA where our team is local and knows and serves this community.

Our mission is "Improving health and inspiring hope", and we live our mission every day. We live it in the way our employees care about our members and in the way we provide products and services our members need. Read on to learn about some of the benefits we offer with NaviCare.

Save Now card

You get \$1,500 per year on the Save Now card to buy items that support your health.

Each calendar quarter, **we load \$375** onto the card for you to spend on cold/allergy medicine, pain relievers, toothpaste, soap, 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.

If you have a qualifying chronic condition, you can also use the card to buy healthy food.†



Transportation

- Unlimited rides to and from medical appointments and places where you receive health care
- 48 one-way rides/year to the pharmacy
- Mileage reimbursement for friends and family who give you rides when pre-approved
- 100 one-way rides/year 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

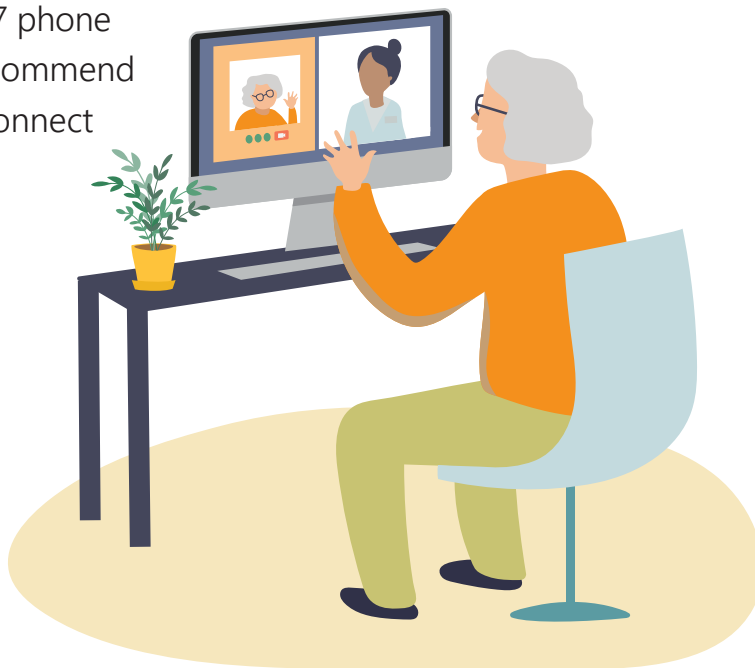


Get care from the comfort of your home

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 or video 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 when you need them.

The Care Team includes your Primary Care Provider, who oversees the clinical direction of your care. The team also includes a Navigator, who is your main point of contact, and helps you get care and services and make medical appointments.



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

How can I learn more or sign up?

Give us a call today. We're happy to help! When you call us Monday through Friday, 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 (TTY 711)}

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

fallonhealth.org/navicare

* NaviCare® HMO SNP and NaviCare® NHC HMO SNP.

† The healthy 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/Navicare NHC HMO SNP is a Dual Special Needs Plan (D-SNP) with a Medicare contract and a contract with the Commonwealth of Massachusetts MassHealth (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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