

Welcome to Fallon Health.

Who we are

- A not-for-profit health care services organization
- Based in Worcester, MA
- Provider of health care solutions that meet different needs and budgets

Our experience

- 50 years providing health care coverage
- First health plan in the country to offer a Medicare Advantage plan
- Both a health insurance plan and provider of care

Our commitment

- Deliver care and coverage that goes further than traditional health insurance
- Develop plans and benefits that support the needs of our members
- Support our members so they get the care they need, when they need it

Questions?

You'll speak with someone who knows and serves the community when you call us from 8 a.m. to 8 p.m., Monday through Friday.

This brochure covers plans that are available in the following Massachusetts counties: Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, and Worcester.



Get a lot. Pay \$0.

With Fallon Medicare Plus, you have 4 unique Medicare Advantage plan options with monthly premiums starting at \$0, as well as \$0 copays for several types of care.

As a member, you'll pay \$0 for:



- Medical deductible
- Annual physical exam
- Telehealth visits (Primary care provider and Teladoc® doctors)
- Routine preventive screenings
- X-rays, labs, and tests
- Preventive dental
- Prescriptions (Tiers 1 and 6)*

Save more with the Benefit Bank.

The Benefit Bank card is preloaded with money to pay for dental care, prescription eyewear and hearing aids, and fitness/gym memberships. Use the card to pay a portion, or the full cost, of an item.

The Benefit Bank is available with our Fallon Medicare Plus Green HMO, Fallon Medicare Plus Blue HMO, and Fallon Medicare Plus Saver No Rx HMO plans. Keep reading to learn more.

** Medicare Part D prescriptions aren't available with the Saver No Rx plan.*



Choose your plan.

We offer 4 Medicare Advantage HMO options—Fallon Medicare Plus Orange, Green, Blue, and Saver No Rx. All plans are designed to offer rich benefits that meet your health care needs and budget.

As a member, you'll have access to a high-quality network that includes thousands of providers—from Springfield to Boston and from the South Shore to the North Shore.

Your medical deductible is \$0, no matter where you live or which plan you choose!

Monthly plan premium for residents of ...	Orange	Green	Blue	Saver No Rx
Franklin, Hampden, and Hampshire counties	\$0	\$72	\$117	\$0
Bristol, Essex, Middlesex, Norfolk, Plymouth, and Suffolk counties	\$0	\$83	\$185	\$0
Worcester County	\$0	\$105	\$217	\$0

Highlighted benefits	Orange	Green	Blue	Saver No Rx
Benefit Bank	n/a	\$400/year	\$90/year	\$300/year
Over-the-counter benefit	n/a	\$175/year	n/a	\$250/year
Eyewear	\$150/year	\$150/year	\$150/year	\$150/year
Dental—preventive and comprehensive	Included	Included	Included	Included
Part B giveback	n/a	n/a	n/a	Up to \$75/month

Review your medical coverage.

Benefits and copayments	Orange	Green	Blue	Saver No Rx
Annual physical and wellness visits	\$0	\$0	\$0	\$0
PCP office visits	\$20	\$10	\$10	\$0
Telehealth: PCP, behavioral health, and Teladoc	\$0	\$0	\$0	\$0
Specialty office visits, in person or via telehealth (except as noted above)	\$60	\$50	\$30	\$40
Preventive dental (cleanings, exams, and X-rays)	\$0	\$0	\$0	\$0
Routine eye exam	\$15	\$0	\$20	\$40
Ambulance	\$305	\$300 (\$1,200 out-of-pocket maximum/year)	\$250 (\$1,000 out-of-pocket maximum/year)	\$250
Inpatient hospital care—acute	\$385/day days 1–7 \$0/day (days 8–90)	\$300/day days 1–5 \$0/day (days 6–90)	\$300/admission (\$600 out-of-pocket maximum/year)	\$315/day days 1–5 \$0/day (days 6–90)
Diagnostic services (tests, procedures, X-rays, labs)	\$0	\$0	\$0	\$0
High-tech imaging (CT, PET, and MRI scans and nuclear studies)	\$350	\$250 (\$1,000 out-of-pocket maximum/year)	\$200	\$250 (\$1,000 out-of-pocket maximum/year)
Outpatient surgery Hospital/Ambulatory surgical center	\$550/\$500	\$325/\$300	\$200/\$175	\$275/\$275
Worldwide ER visits	\$115	\$130	\$140	\$90
Urgent care Inside/Outside the U.S. and its territories	\$40/\$115	\$25/\$130	\$10/\$140	\$15/\$90
Part D prescription drug coverage	Included	Included	Included	n/a

Understand your prescription benefit.

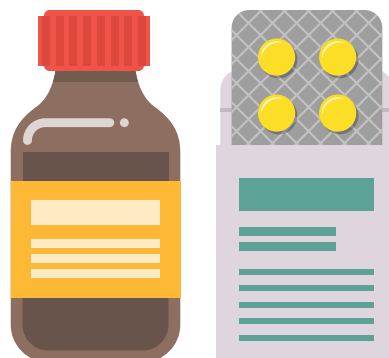
	Orange	Green	Blue
Deductible*	\$595 (Tiers 3–5)	\$300 (Tiers 3–5)	\$0
Tier 1†	\$0/\$0/\$0	\$0/\$0/\$0	\$0/\$0/\$0
Tier 2	\$7/\$14/\$21	\$7/\$14/\$21	\$7/\$14/\$21
Tier 3	\$47/\$94/\$141	\$47/\$94/\$141	\$47/\$94/\$141
Tier 4	25% of the cost	25% of the cost	35% of the cost
Tier 5	27% of the cost 30-day supply only)	29% of the cost 30-day supply only)	33% of the cost 30-day supply only)
Tier 6	\$0 30-day supply only)	\$0 30-day supply only)	\$0 30-day supply only)

Your copays for insulin drugs purchased at a retail location are no more than \$35 for a 30-day supply, \$70 for a 60-day supply, and \$105 for a 90-day supply.

Our plan covers most Part D vaccines at no cost to you—even if you haven't paid your deductible (if your plan has one).

Mail order: Medications for Tiers 2, 3, and 4 are available for up to a 90-day supply through mail order, for the cost of a 60-day supply. Medications for Tiers 5 and 6 are limited to a 30-day mail-order supply.

Your copay for insulin drugs is \$70 for a 90-day mail-order supply.



* Deductible doesn't apply to covered Part D insulin drugs, regardless of tier.

† Up to a 100-day supply for Tier 1 medications through mail order or at a retail location.
Prescription drug coverage not included with Fallon Medicare Plus Saver No Rx.

Save money with these extras.

Dental

You pay \$0 for routine preventive dental like cleanings, exams, and X-rays. Comprehensive dental services, like root canals, fillings, and crowns, are also covered—with a copay. Your Benefit Bank* can be used to pay for copays and out-of-network dental services.

Eyewear

\$150 toward prescription eyewear every year. You can also use your Benefit Bank* to pay for additional—or out-of-network—prescription eyewear costs.

Hearing aids

Pay between \$695 and \$1,795 when you make purchases through Amplifon. Copays vary by hearing aid type and technology. You can use your Benefit Bank* toward these copayments or on prescription hearing aids purchased from other providers.

Teladoc®

24/7 access to treatment from board-certified doctors, by phone or video—with a \$0 copay.

The Benefit Bank is available to members of our Green, Blue, and Saver No Rx plans only.

Join the Saver No Rx plan and we'll pay up to \$75 of your Part B premium, each month. That's \$900 per year back in your wallet!



The Benefit Bank

Pay for dental care, prescription eyewear and hearing aids, and fitness/gym memberships with the Benefit Bank.

The Benefit Bank is included with our Green, Blue, and Saver No Rx HMO plans. We preload money onto your Benefit Bank card and you choose how to use it. Pay a portion—or the full cost—of an eligible item or buy a combination of items. It's your card, and you choose how to use it.

For example, our Medicare Advantage plans include a \$150 eyewear benefit. If you buy a pair of \$200 eyeglasses, your eyewear benefit covers the first \$150. You can use your Benefit Bank card to pay the remaining \$50. And you'll have money left on the card to use for something else.

Benefit Bank allowances range from \$90 to \$400, depending on the plan you choose. And, if you join our Green or Saver No Rx plans, you'll get extra money each year on your Benefit Bank card to buy health care items like pain relievers and cold/allergy medicine. Green plan members get \$175 and Saver No Rx members get \$250. Use the money to shop at select retail locations or with our online partner.

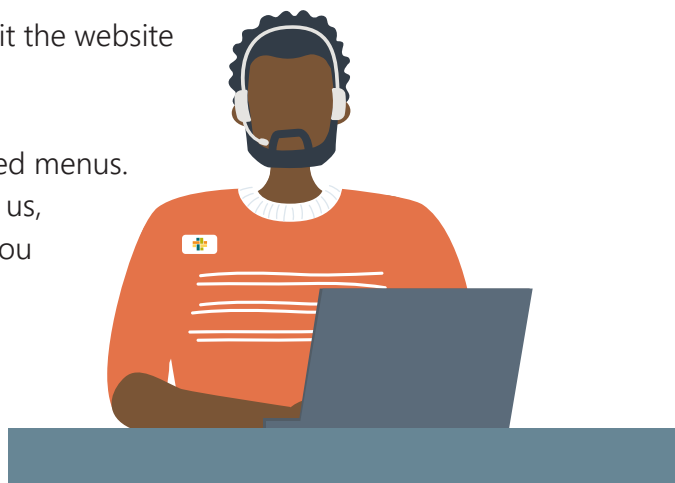
Look inside
for more
ways to save.



Ready to enroll?

It's easy! To join one of our Medicare Advantage plans, visit the website below or call us. We're here to help!

And no need to worry about listening to long, pre-recorded menus. You'll speak with one of our team members when you call us, because we believe that health care is personal and that you should be able to talk to a real person, not a computer.



fallonhealth.org/medicare

1-888-377-1980 (TTY 711)

8 a.m.–8 p.m., 7 days a week

(Monday–Friday, April–September)

Fallon Health is an HMO plan with a Medicare contract. Enrollment in Fallon Health depends on contract renewal. Fallon Health and Amplifon Hearing Health Care are independent, unaffiliated companies. Hearing services are administered by Amplifon Hearing Health Care, Corp. Teladoc Health, Inc. All rights reserved.