Our NaviCare® program has all the care you need

The Benefits Booklet

Effective January 1–December 31, 2025

If you're looking to get more out of your health plan, look no further than Fallon Health's NaviCare® SCO (Senior Care Options) and HMO SNP (Special Needs Plan) programs.

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
- Be eligible for MassHealth Standard
- Live in the NaviCare service area, which includes all of the cities and towns in Massachusetts except Nantucket and Dukes counties.



Save Now card

You get \$1,100 per year on the Save Now card to buy items to help keep you healthy.

Each calendar quarter, **we load \$275** onto the card for you to spend on cold/allergy medicine, pain relievers, probiotics, and more. Every year you'll get a total of \$1,100 to use at stores like CVS Pharmacy, Dollar General, and Walmart. You can also order items by phone or online, with free home delivery.

Transportation

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

Plus, free rides to visit friends, run errands, attend religious services, and more. Up to 130 one-way trips per year.

NaviCare will provide mileage reimbursement to your friends and family who give you rides that have been pre-approved.



\$0 dental care

Dental services that include crowns, dentures, implants, oral surgery, and more

Vision care

\$403 per year to buy eyewear





\$400 to get fit

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



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.



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.

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	✓	✓
Free rides to visit friends, run errands, attend religious services, and more. Up to 130 one-way trips per year.	✓	
\$0 for advice or treatment from doctors by phone, mobile app, or video—24/7—with Teladoc	✓	
\$0 dental: crowns, dentures, implants, oral surgery, and more	✓	
\$400/year toward new fitness trackers, new cardio equipment, fitness classes, or fitness/gym memberships	✓	
\$403 toward eyewear every year	✓	
\$1,100/year to buy items for your health and personal care	✓	
An entire Care Team that makes sure you get the care and benefits you need	✓	

How can I learn more or sign up?

Give us a call today. We're happy to help! Massachusetts is our home, and our team is local. 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

Fallon Health is an HMO plan with a Medicare contract and a contract with the Massachusetts Medicaid program. Enrollment in Fallon Health depends on contract renewal. NaviCare is a voluntary program in association with MassHealth/EOHHS and CMS.

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