

# Welcome to Fallon Health.

Fallon Health is a not-for-profit health care services organization that has been improving health and inspiring hope for more than 45 years. As the first health plan in the country to offer a Medicare Advantage plan, we're committed to providing care and coverage that goes further.

We build our products and benefits to make sure that you receive the care you need and deserve.

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.



**care.**  
It's what we believe in.



# Get a lot. Pay \$0.

Save money when you join Fallon Medicare Plus Orange HMO.



- Monthly premium
- Medical deductible
- Primary care provider (PCP) visits
- Prescriptions (Tiers 1 and 6 drugs)
- Preventive dental
- Preventive screenings
- Routine eye exam
- Telehealth visits (PCP, behavioral health, Teladoc®)
- X-rays, labs, and tests
- 24/7 phone access to registered nurses

**Get more than \$1,000 on your Benefit Bank card!** Use \$946 to pay for dental care, eyewear, fitness/gym memberships, or prescription hearing aids. Use \$150 to buy over-the-counter health care products, in store or online.



# Choose your plan

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

**These plans offer access to** a high quality network that includes thousands of providers—from the Berkshires to Boston, and from the South Shore to the North Shore.

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

Monthly plan premium for residents of...	Orange	Green	Blue	Saver No Rx
Franklin, Hampden, and Hampshire counties	\$0	\$57	\$101	\$35
Barnstable, Berkshire, Bristol, Essex, Middlesex, Norfolk, Plymouth, and Suffolk counties	\$0	\$68	\$164	\$35
Worcester County	\$0	\$90	\$197	\$35

Highlighted benefits	Orange	Green	Blue	Saver No Rx
Benefit Bank	\$946/year	\$750/year	\$500/year	\$300/year
Over-the-counter benefit	\$150/year	\$255/year	n/a	\$125/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 \$40/month

# Medical benefits

Benefits and copayments	Orange	Green	Blue	Saver No Rx
Annual physical and wellness visits	\$0	\$0	\$0	\$0
PCP office visits	\$0	\$5	\$10	\$0
Telehealth: PCP, behavioral health, and Teladoc	\$0	\$0	\$0	\$0
Specialty office visits, in person or via telehealth (except as noted above)	\$45	\$40	\$20	\$40
Preventive dental (cleanings, exams, and X-rays)	\$0	\$0	\$0	\$0
Routine eye exam	\$0	\$0	\$20	\$40
Ambulance	\$295	\$225 (\$900 out-of-pocket maximum/year)	\$125 (\$500 out-of-pocket maximum/year)	\$250
Inpatient hospital care—acute	\$390/day (days 1-5) \$0/day (days 6-90)	\$300/day (days 1-5) \$0/day (days 6-90)	\$200/admission (\$400 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
Hi-tech imaging (CT, PET, and MRI scans and nuclear studies)	\$300	\$250 (\$1,000 out-of-pocket maximum/year)	\$150 (\$600 out-of-pocket maximum/year)	\$250 (\$1,000 out-of-pocket maximum/year)
Outpatient surgery	\$350	\$275	\$120	\$275
Worldwide ER visits	\$100	\$110	\$120	\$90
Urgent care Inside/Outside the U.S. and its territories	\$10/\$100	\$5/\$110	\$10/\$120	\$15/\$90
Part D prescription drug coverage	Included	Included	Included	n/a

# Prescription drug coverage

	Orange	Green	Blue
Deductible <sup>1</sup>	\$200 (Tiers 3-5)	\$175 (Tiers 3-5)	\$0
Retail (30/60/90-day supply)			
Tier 1 <sup>2</sup>	\$0/\$0/\$0	\$0/\$0/\$0	\$0/\$0/\$0
Tier 2	\$7/\$14/\$21	\$7/\$14/\$21	\$7/\$14/\$21
Tier 3	\$42/\$84/\$126	\$42/\$84/\$126	\$42/\$84/\$126
Tier 4	\$95/\$190/\$285	\$95/\$190/\$285	\$95/\$190/\$285
Tier 5	30% of the cost (30-day supply only)	31% 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; \$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:** Tiers 2, 3, and 4 medications are available for up to a 90-day supply through mail order, for the cost of a 60-day supply. Tiers 5 and 6 medications are limited to a 30-day supply.

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



1. Deductible does not apply to covered Part D insulin drugs, regardless of tier.

2. 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

Get these rich benefits, no matter which plan you choose

## Dental

You pay \$0 for routine preventive dental like cleanings, exams, and X-rays. Comprehensive dental care, 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 eyewear, every year. You can also use your Benefit Bank toward additional—or out-of-network—eyewear costs.

## Hearing aids

Pay between \$695 and \$2,645 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, mobile app, or video—with a \$0 copay.

## Care Connect

24/7 access to registered nurses by phone, with a \$0 copay. Nurses provide guidance on where to go for care and/or they can connect you with your doctor.

Join our  
Saver No Rx plan  
and we'll pay up to  
\$40 of your Part B  
premium, each month.  
That's an extra \$480  
per year that you'll  
get to spend!



# The Benefit Bank

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

The Benefit Bank is included with all of our Medicare Advantage plans. Fallon Health preloads money onto your 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, if you need a filling and see a dentist in our network, you can use your Benefit Bank to cover your copay, and have money left to pay for something else. If you see an out-of-network dentist, you can use your Benefit Bank to pay for the cost of the filling.

The amount we load onto your Benefit Bank card varies depending on the plan you choose. Allowances range from \$300 to \$946.

Plus, if you join our Saver No Rx, Orange, or Green plans, you get extra money to buy over-the-counter health care products. You'll get either \$125, \$150, or \$225—depending on your plan. Use the money to shop at 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 get a real person on the phone when you call during our business hours.



[fallonhealth.org/medicare](https://fallonhealth.org/medicare)

**1-888-377-1980 (TRS 711)**

8 a.m.–8 p.m., 7 days a week.

(April–September, Monday–Friday)

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*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.*