

# Fallon Medicare Plus<sup>TM</sup> Summary of Benefits

January 1, 2025–December 31, 2025

## Fallon Medicare Plus Saver No Rx HMO

Plans listed are available to residents of all Massachusetts counties  
except Dukes and Nantucket.



# Fallon Medicare Plus

## 2025 Summary of Plan Benefits

This is a summary of drug and health services covered by Fallon Medicare Plus Saver No Rx HMO for January 1, 2025–December 31, 2025.

Fallon Health is an HMO plan with a Medicare contract. Enrollment in Fallon Health depends on contract renewal.

The benefit information provided is a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please see the Evidence of Coverage, which is available online at [fallonhealth.org/medicare](http://fallonhealth.org/medicare), or by calling the phone number at the end of this book.

To join Fallon Medicare Plus (FMP), you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. The service area for the plan listed in this Summary of Benefits includes all of the counties in Massachusetts except Dukes and Nantucket.

FMP Saver No Rx HMO has a network of doctors, hospitals, pharmacies, and other providers throughout Massachusetts. If you use providers that aren't in our network for this plan, the plan may not pay for these services.

	Monthly plan premium	Medical deductible	Maximum out-of-pocket
<b>Fallon Medicare Plus (FMP) Costs</b>	<i>You must continue to pay your Part B premium.</i>	<i>This is the amount you must pay before your health plan pays for part of the cost of medical care and services.</i>	<i>This is the yearly limit that you'll pay out-of-pocket for covered medical services. This amount doesn't include your monthly premium.</i>
<b>FMP Saver No Rx HMO</b> <i>(This plan does not include Part D prescription drug coverage.)</i>	\$35 <i>Part B Premium Reduction up to \$40 per month.</i>	\$0	\$6,700

Fallon Medicare Plus (FMP) Medical Benefits	FMP Saver No Rx HMO
<p><b>Inpatient Hospital Care</b> Includes medical, surgical, and rehabilitation services. <i>Requires prior authorization and PCP referral.</i></p>	<p>\$315 per day (days 1-5) \$0 per day (days 6-90)</p>
<p><b>Outpatient Hospital Care</b> Includes:</p> <ul style="list-style-type: none"> <li>• Outpatient surgery in a hospital outpatient facility and ambulatory surgical center.</li> </ul> <p><i>Requires prior authorization and PCP referral.</i></p>	<p>\$275</p>
<ul style="list-style-type: none"> <li>• Observation services</li> </ul>	<p>\$0</p>
<p><b>Doctor Visits</b> Includes:</p> <ul style="list-style-type: none"> <li>• Primary Care Provider (PCP)</li> </ul>	<p>\$0</p>
<ul style="list-style-type: none"> <li>• Annual supplemental physical exam with PCP</li> </ul>	<p>\$0</p>
<ul style="list-style-type: none"> <li>• Annual wellness visit with PCP</li> </ul>	<p>\$0</p>
<ul style="list-style-type: none"> <li>• Specialists <i>May require prior authorization and PCP referral.</i></li> </ul>	<p>\$40</p>
<ul style="list-style-type: none"> <li>• Telehealth services <i>May require PCP referral.</i></li> </ul>	<p>\$0 PCP \$0 Outpatient mental health \$0 Outpatient substance abuse \$40 Specialists, <i>except as noted above</i></p>
<ul style="list-style-type: none"> <li>• 24/7 access to doctors for non-emergency conditions by phone, mobile app, or online—with Teladoc®</li> </ul>	<p>\$0 Primary care services</p>

Fallon Medicare Plus (FMP) Medical Benefits	FMP Saver No Rx HMO
<p><b>Preventive Care</b> Includes Welcome to Medicare preventive visit, certain screenings, and immunizations, such as those for pneumonia and influenza, as well as other preventive care services. <i>May require prior authorization.</i></p>	\$0
<p><b>Emergency Care</b> Copays are per visit at in- or out-of-network facilities. Coverage is worldwide. You will not pay the emergency copay if you are admitted to the hospital within 72 hours for the same condition.</p>	\$90
<p><b>Urgently needed services</b></p> <ul style="list-style-type: none"> <li>• In the United States and its territories</li> </ul>	\$15
<ul style="list-style-type: none"> <li>• Outside of the United States and its territories</li> </ul>	\$90
<p><b>Outpatient diagnostic tests and therapeutic services and supplies</b> Includes Medicare-covered lab services, diagnostic procedures and tests, X-rays and therapeutic radiology services, as well as INR testing (anti-coagulant visit). <i>Some services, tests, and supplies require prior authorization and PCP referral.</i></p>	\$0
<p><b>Outpatient diagnostic imaging</b> Includes Medicare-covered diagnostic radiology services such as CT scans, PET scans, MRIs and nuclear studies. <i>Requires prior authorization and PCP referral.</i></p>	\$250 \$1,000 out-of-pocket maximum per year

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<p><b>Hearing Services</b> Includes:</p> <ul style="list-style-type: none"> <li>• One supplemental routine exam per year</li> </ul>	\$0
<ul style="list-style-type: none"> <li>• Hearing aid copays apply to purchases made through Amplifon, with a prescription, and vary by model and manufacturer. For coverage, purchases must be made through Amplifon. <i>Limit 2 per member per year.</i></li> </ul>	Copays range from \$695 to \$2,645
<ul style="list-style-type: none"> <li>• Diagnostic exams <i>May require PCP referral.</i></li> </ul>	\$40
<ul style="list-style-type: none"> <li>• Hearing aids covered as part of the Benefit Bank</li> </ul>	See Benefit Bank
<p><b>Dental Services</b> Includes:</p> <ul style="list-style-type: none"> <li>• Preventive care like exams and cleanings through DentaQuest.</li> </ul>	\$0
<ul style="list-style-type: none"> <li>• Comprehensive non-orthodontic care like root canals, fillings, and crowns. <i>Requires prior authorization.</i></li> </ul>	Copays vary from \$0-\$990
<ul style="list-style-type: none"> <li>• Dental services covered as part of the Benefit Bank</li> </ul>	See Benefit Bank
<p><b>Vision Care</b> Includes:</p> <ul style="list-style-type: none"> <li>• Medicare-covered glaucoma tests</li> </ul>	\$0
<ul style="list-style-type: none"> <li>• One pair of Medicare-covered eyeglasses or contact lenses after cataract surgery</li> </ul>	\$0
<ul style="list-style-type: none"> <li>• One supplemental routine exam per year</li> <li>• Medicare-covered exams to treat diseases and conditions of the eye</li> </ul>	\$40
<ul style="list-style-type: none"> <li>• \$150 coverage for one pair of non-Medicare-covered eyeglasses or contacts, every year, in-network only</li> </ul>	Costs above \$150
<ul style="list-style-type: none"> <li>• Eyewear covered as part of the Benefit Bank</li> </ul>	See Benefit Bank

Fallon Medicare Plus (FMP) Medical Benefits	FMP Saver No Rx HMO
<p><b>Mental health care</b></p> <ul style="list-style-type: none"> <li>Inpatient: <i>Requires prior authorization.</i></li> </ul>	<p>\$315 per day (days 1-5) \$0 per day (days 6-90)</p>
<ul style="list-style-type: none"> <li>Outpatient: Individual and group therapy visits. <i>Certain services require prior authorization.</i></li> </ul>	<p>\$40 in office \$0 telehealth</p>
<p><b>Skilled Nursing Facility (SNF) care</b></p> <p><i>Requires prior authorization and PCP referral.</i></p>	<p>\$0 per day (days 1-20) \$203 per day (days 21-100)</p>
<p><b>Outpatient rehabilitation services</b></p> <p>Physical and occupational therapy visits beyond 60 visits each <i>require prior authorization and PCP referral.</i></p> <p>Speech language therapy visits beyond 35 visits <i>require prior authorization.</i></p>	<p>\$20</p>
<p><b>Ambulance</b></p> <p>Copays are for one-way Medicare-covered transports. Coverage is worldwide.</p> <p><i>Non-emergency ambulance services require prior authorization.</i></p>	<p>\$250</p>
<p><b>Transportation</b></p> <p>One-way, non-emergent chairvan transport from hospital to skilled nursing facility.</p>	<p>\$35</p>
<p><b>Medicare Part B prescription drugs</b></p> <p>Drugs that usually aren't self-administered and are injected or infused while at a doctor's office, hospital, or ambulatory/ outpatient facility.</p> <p><i>Certain drugs and step therapy require prior authorization.</i></p>	<p>Up to 20% of the cost</p>
<p><b>Medicare Part B insulin</b></p>	<p>Up to \$35 per month supply</p>
<p><b>Podiatry</b></p> <p>Includes medically necessary foot care services.</p> <p><i>Requires PCP referral.</i></p>	<p>\$40</p>

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<b>Durable Medical Equipment and related supplies</b> <i>Requires prior authorization.</i>	20% of the cost
<b>Acupuncture for chronic low back pain</b> Includes up to 12 visits in 90 days. <i>Requires PCP referral.</i>	\$20
<b>Meals</b> Up to 14 fully-prepared, home-delivered meals (2 meals/day for 7 days) upon discharge from an observation stay or inpatient admission at a hospital or skilled nursing facility.	\$0
<b>Benefit Bank</b> Pay for dental care, eyewear, fitness/gym memberships, and prescription hearing aids with your Benefit Bank card. We put money on the card, and you choose how to use it. Pay for a portion, or the full cost, of an item.	Costs above \$300
<b>Over-the-counter items</b> Receive funds each calendar year to spend on over-the-counter health care products at select retail locations or with our online partners. <i>Funds will expire at the end of the calendar year.</i>	Costs above \$125 per year
<b>Health and Wellness Programs</b>	
<ul style="list-style-type: none"> <li>• Fitness memberships and online fitness program services covered as part of the Benefit Bank.</li> </ul>	See Benefit Bank
<ul style="list-style-type: none"> <li>• WW® (Weight Watchers) online memberships covered as part of the Benefit Bank.</li> </ul>	See Benefit Bank
<b>Care Connect</b> 24/7 phone access to registered nurses who will recommend where you should receive care or will connect you to your doctor.	\$0

# More information

To learn more about Fallon Medicare Plus or to view plan documents, visit our webpages or call us using the information listed below.

<b>Fallon Medicare Plus</b>	Phone: <b>1-800-325-5669 (TRS 711)</b> Website: <b>fallonhealth.org/medicare</b> Hours: 8 a.m.–8 p.m., Monday–Friday (7 days a week, Oct. 1–March 31)
<b>Provider Directory</b>	<a href="http://fallonhealth.org/findphysician">fallonhealth.org/findphysician</a>
<b>Pharmacy Directory</b>	<a href="http://fallonhealth.org/pharmacyfinder">fallonhealth.org/pharmacyfinder</a>
<b>Prescription Drug Formulary</b>	<a href="http://fallonhealth.org/medicare-formulary">fallonhealth.org/medicare-formulary</a>
<b>Original Medicare</b> More information about coverage and costs	“Medicare & You” handbook • View online: <a href="http://www.medicare.gov">http://www.medicare.gov</a> • Get a copy: Call 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

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