# Welcome to Fallon Health.

Fallon Health is a not-for-profit health care services organization that has been improving health and inspiring hope for nearly 50 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

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.

you receive the care you need and deserve.







## Get a lot. Pay \$0.

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

With our Fallon Medicare Plus™ Green HMO and Fallon Medicare Plus™ Blue HMO plans, you'll pay \$0 for:



- Medical deductible
- Annual physical exam
- Telehealth visits (Primary Care Provider and Teladoc® doctors)
- Preventive screenings
- X-rays, labs, and tests
- Preventive dental
- Prescriptions (Tiers 1 and 6 drugs)

#### 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.

Blue plan members get \$250 on their Benefit Bank card. Green plan members get \$500 plus an additional \$175 to buy over-the-counter health care products.



## 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 which plan you choose!

Monthly plan premium for residents of	Orange	Green	Blue	Saver No Rx
Franklin, Hampden, and Hampshire counties	\$0	\$67	\$111	\$0
Barnstable, Berkshire, Bristol, Essex, Middlesex, Norfolk, Plymouth, and Suffolk counties	\$0	\$78	\$174	\$0
Worcester County	\$0	\$100	\$207	\$0

Highlighted benefits	Orange	Green	Blue	Saver No Rx
Benefit Bank	n/a	\$500	\$250	\$300
Over-the-counter benefit	n/a	\$175	n/a	\$175
Eyewear	\$150	\$150	\$150	\$150
Dental—preventive and comprehensive	Included	Included	Included	Included
Part B giveback	n/a	n/a	n/a	Up to \$75/month

## Medical benefits

Benefits and copayments	Orange	Green	Blue	Saver No Rx
Annual physical and wellness visits	\$0	\$0	\$0	\$0
PCP office visits	\$10	\$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)	\$50	\$40	\$20	\$40
Preventive dental (cleanings, exams, and X-rays)	\$0	\$0	\$0	\$0
Routine eye exam	\$0	\$0	\$20	\$40
Ambulance	\$325	\$225 (\$900 out-of-pocket maximum/year)	\$125 (\$500 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)	\$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
High-tech imaging (CT, PET, and MRI scans and nuclear studies)	\$350	\$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 Hospital/Ambulatory surgical center	\$450/\$400	\$325/\$300	\$200/\$175	\$275/\$275
Worldwide ER visits	\$115	\$110	\$120	\$90
Urgent care Inside/Outside the U.S. and its territories	\$40/\$115	\$25/\$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>	\$400 (Tiers 3–5)	\$300 (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	\$47/\$94/\$141	\$47/\$94/\$141	\$47/\$94/\$141		
Tier 4	35% of the cost	34% of the cost	35% of the cost		
Tier 5	28% 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 supply.

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



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

<sup>2.</sup> 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 \$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.

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

Join
Fallon Medicare
Plus<sup>TM</sup> Saver No Rx HMO
and we'll pay up to
and we'll pay up to
\$75 of your Part B
\$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 Benenfit 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, 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 on the card 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.

Allowances range from \$250 to \$500, depending on the plan you choose.

Plus, if you join our Green or Saver No Rx plans, you'll get an additional \$175 to shop for health care items, like pain relievers and cold/allergy medicine, at select retail locations or with our online partner.





## 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

1-888-377-1980 (TRS 711)

8 a.m.–8 p.m., 7 days a week. (April–September, Monday–Friday)

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.