

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.



Save money with Orange!

With our Orange plan, you get a lot for \$0.



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

Plus, every year, you'll get a **\$1,000 Benefit Bank allowance**, \$275 to buy health care products, and a free 13-consecutive-week WW® (Weight Watchers) membership—all at no extra cost!

Keep reading to learn more about our Orange plan, as well as our Green and Blue plan options.



The Benefit Bank

Pay for dental care, eyewear, fitness memberships, and hearing aids.

The Benefit Bank card is included with all of our Orange, Green, and Blue 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 your choice 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 card 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 \$250 to \$1,000.

Plus, if you join our Green or Orange plans, you get extra money to buy health care products. You'll get either \$255 or \$275—depending on your plan—that you can use to shop at NationsOTC, by mail, online, or by phone.



Look inside
for more ways
to save

Choose your plan: Orange, Green, or Blue

With Fallon Medicare Plus, you have three Medicare Advantage HMO options—Orange, Green, and Blue. All plans are designed to offer rich benefits that meet your health care needs and budget.

These three plans are available to members across our entire service area. And they're part of our "broad" network—a high quality network that includes thousands of providers—from the Berkshires to Boston, and from the South Shore to the North Shore.

Monthly premium for residents of...	Orange	Green	Blue
Franklin, Hampden, and Hampshire counties	\$0	\$66	\$110
Barnstable, Berkshire, Bristol, Essex, Middlesex, Norfolk, Plymouth, and Suffolk counties	\$0	\$78	\$174
Worcester County	\$0	\$99	\$207

Do you live in Worcester County?

You can save money when you join a plan in our "central" network.

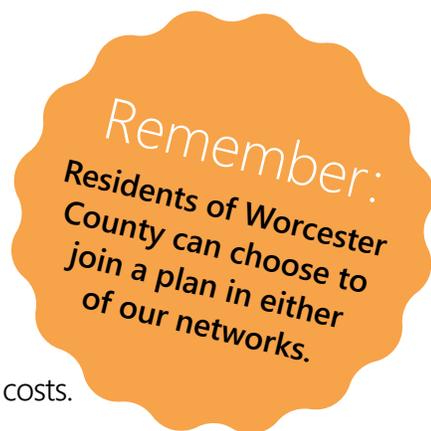
Fallon Medicare Plus™ Central HMO is a high quality network that is **only available to Worcester County residents**. Our "central" network includes two plan options—Green and Blue. Choose this network and pay a lower monthly plan premium:

- \$33 for Fallon Medicare Plus™ Central Green
- \$123 for Fallon Medicare Plus™ Central Blue

And, get all of the benefits in this booklet—at the same copays and out-of-pocket costs.

If you choose this network, you must receive care from a limited provider network, which includes:

- Reliant Medical Group
- Heywood Hospital and providers
- Saint Vincent Hospital
- Select Steward Health Care providers
- And other contracted providers



Medical benefits

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

Benefits and copayments	Orange	Green	Blue
Annual supplemental physical exam	\$0	\$0	\$0
Primary care provider (PCP) office visits	\$0	\$5	\$10
Telehealth: PCP, behavioral health, and approved telehealth vendor	\$0	\$0	\$0
Specialty office visits, in person or via telehealth (except as noted above)	\$40	\$40	\$20
Preventive dental (cleanings, exams, and x-rays)	\$0	\$0	\$0
Comprehensive dental (root canals, fillings, and crowns)	Included	Included	Included
Routine eye exam	\$0	\$0	\$20
Ambulance	\$295	\$225 (\$900 out-of-pocket maximum per year)	\$125 (\$500 out-of-pocket maximum per year)
Inpatient hospital care—acute	\$370 per day (days 1-5) \$0 per day (days 6-90)	\$300 per day (days 1-5) \$0 per day (days 6-90)	\$200 per admission (\$400 out-of-pocket maximum per year)
Diagnostic services (Tests, procedures, X-rays, labs)	\$0	\$0	\$0
Hi-tech imaging (CT, PET, and MRI scans and nuclear studies)	\$300	\$250 (\$1,000 out-of-pocket maximum per year)	\$150 (\$600 out-of-pocket maximum per year)
Outpatient surgery	\$350	\$275	\$120
Worldwide ER visits	\$90	\$90	\$120
Urgent care Inside/Outside the U.S. and its territories	\$10/\$90	\$5/\$90	\$10/\$120
Part D prescription drug coverage	Included	Included	Included
Over-the-counter benefit	\$275/calendar year	\$255/calendar year	n/a
Benefit Bank	\$1,000	\$500	\$250

Prescription drug coverage

	Orange	Green	Blue
Deductible ¹	\$200 (Tiers 3-5)	\$175 (Tiers 3-5)	\$0
Retail (30/60/90-day supply)			
Tier 1²	\$0/\$0/\$0	\$0/\$0/\$0	\$0/\$0/\$0
Tier 2	\$7/\$14/\$21	\$7/\$14/\$21	\$7/\$14/\$21
Tier 3	\$37/\$74/\$111	\$37/\$74/\$111	\$37/\$74/\$111
Tier 4	\$86/\$172/\$258	\$86/\$172/\$258	\$86/\$172/\$258
Tier 5	29% 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; \$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.

Save money with these extras

All of our Orange, Green, and Blue plans also include the below benefits.

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 hearing aids purchased from other providers.

Care Connect

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

Fitness benefit

All of our Green and Blue plans include a free gym membership, on-demand library of classes, workouts, and instructional videos—all are available through SilverSneakers®. Plus, all of our Orange, Green, and Blue plan members can use the Benefit Bank to pay for fitness memberships of their choice.

WW® membership

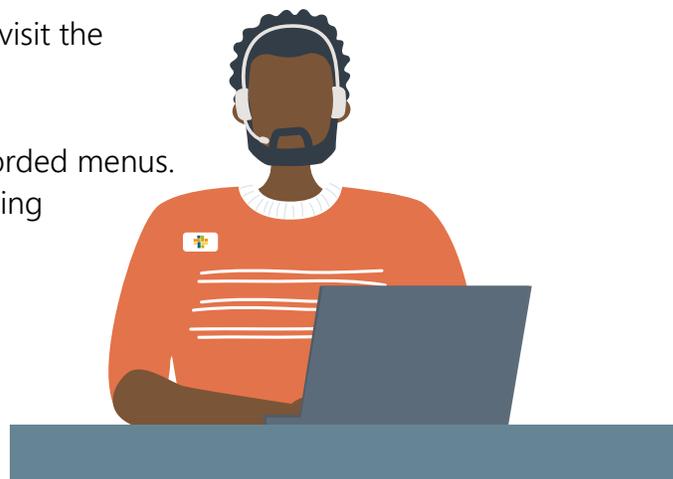
Free 13-consecutive-week WW (Weight Watchers) membership.



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., seven days a week.

(From April.–Sept., 8 a.m.–8 p.m., Mon.–Fri.)

Fallon Health offers additional plans. For more information visit fallonhealth.org/medplans.

Fallon Health is an HMO plan with a Medicare contract. Enrollment in Fallon Health depends on contract renewal. Other providers are available in our network. Fallon Health and Amplifon Hearing Health Care are independent, unaffiliated companies. Hearing services are administered by Amplifon Hearing Health Care, Corp. WeightWatchers logo and WeightWatchers are the trademarks of WW International, Inc. ©2023 WW International, Inc. All rights reserved. SilverSneakers is a registered trademark of Tivity Health, Inc. ©2023 Tivity Health, Inc. All rights reserved.