

Welcome to Fallon Health

We're an organization committed to better health care, better coverage and a better you. With Fallon, you're getting:

Experience: We've been offering Medicare coverage for more than 40 years. In fact, we were the first health plan in the country to offer a Medicare Advantage plan.

A local team: We're based in Worcester, Massachusetts, and we've been operating here since 1977.

Top-rated plans: For 2021, our Medicare Advantage plans are rated 4.5 out of 5 stars. That makes us one of the highest rated plans in the state!



Step 1: Choose a network

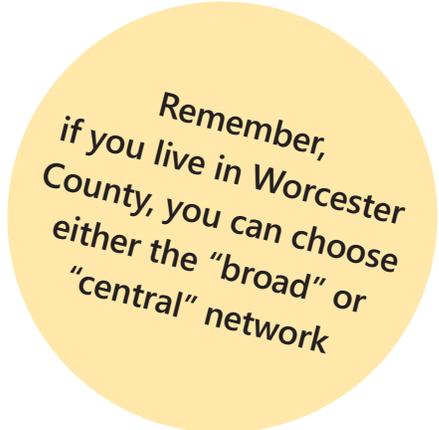
Select the network that works for you, “broad” or “central.” It’s that simple.

The “broad” network: Fallon Medicare Plus™ HMO

The “broad” network is available to those who live anywhere in our service area, including Worcester County. This network includes:

- A broad provider network, with physicians and hospitals located across the state
- Three plan options with monthly premiums ranging from \$0 to \$255

The Fallon Medicare Plus (“broad” network) service area includes all Massachusetts counties, except Nantucket and Dukes.



*Remember,
if you live in Worcester
County, you can choose
either the “broad” or
“central” network*

The “central” network: Fallon Medicare Plus™ Central HMO

The “central” network is only available to those who live in Worcester County. If you choose this network, you must receive care from a limited provider network, which includes:

- Reliant Medical Group
- Heywood Hospital and providers
- St. Vincent Hospital
- Select Steward Health Care providers
- And other, select contracted providers

The three plan options in the “central” network have monthly plan premiums that range from \$0 to \$130.

Step 2: Choose a plan

	Orange	Green	Blue
Fallon Medicare Plus Central	\$0 monthly premium \$1,000 Benefit Bank \$25/calendar quarter OTC benefit	\$35 monthly premium \$500 Benefit Bank	\$130 monthly premium \$250 Benefit Bank
Fallon Medicare Plus	\$0 monthly premium \$1,000 Benefit Bank \$25/calendar quarter OTC benefit	\$121 monthly premium \$500 Benefit Bank	\$255 monthly premium \$250 Benefit Bank
Annual medical deductible, all plans	\$0	\$0	\$0
Benefits and copayments			
Annual supplemental physical exam	\$0	\$0	\$0
Primary care provider (PCP) office visits	\$0	\$25	\$10
Specialty office visits, in person or via telehealth (except as noted below)	\$45	\$40	\$20
Telehealth: PCP and Behavioral health	\$0	\$0	\$0
Ambulance	\$317	\$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)
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	\$25/\$90	\$10/\$120
Free SilverSneakers gym membership and access to online fitness classes	Not included	Included	Included
Part D prescription drug coverage	Included	Included	Included

Step 3: Get rich benefits!



Hearing aids

Copayments varying from \$695 to \$995 through Amplifon. You can use your Benefit Bank toward these copayments or on hearing aids purchased from other providers, if you choose.



Eyewear

\$150 toward eyewear, every year. You can also use your Benefit Bank toward additional eyewear costs.



Dental

Coverage for preventive care like cleanings, routine exams and X-rays as well as comprehensive services like root canals—for members of our Green and Blue plans. Plus, all of our Orange, Green and Blue members can use the Benefit Bank to pay for dental services.



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.



SilverSneakers®

Includes a free gym membership and on-demand library of classes, workouts and instructional videos—available with our Green and Blue plans. 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 membership (formerly Weight Watchers).

The Benefit Bank

**Pay for dental care, eyewear, fitness memberships and hearing aids—
with the Benefit Bank card.**

The Benefit Bank card is included with all of our Orange, Green and Blue plans. Fallon preloads money onto your card and you choose how to use it. Pay a portion—or the full cost—of an item, or buy a combination of items. It's your card, and your choice how to use it.

For example, our Orange, Green and Blue plans all include a \$150 eyewear allowance. If you buy a pair of \$200 eyeglasses, your eyewear allowance covers the first \$150. You can use your Benefit Bank card to pay the remaining \$50. And you will have money remaining on the card that you can use for something else.

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 an Orange plan, you get an extra \$25 per calendar quarter you can use to buy health care products. Shop NationsOTC—online or by phone—to choose from thousands of items.



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



- Monthly premium
- Medical deductible
- Prescriptions (Tiers 1 and 6)
- Routine eye exam
- X-rays, labs and tests
- 24/7 phone access to registered nurses
- And more!

Ready to enroll?

It's easy! Visit us at the website below to join one of our Medicare Advantage plans.

Or call us! Our team is 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. Every year, Medicare evaluates plans based on a 5-star rating system. Other Providers are available in our network. WW® is a registered trademark of Weight Watchers® International, Inc. SilverSneakers® is a registered trademark of Tivity Health, Inc.