2021 Medicare Advantage Plans
Worcester County

Worcester County plan options

At Fallon, we understand that health insurance can be confusing. But it shouldn't be. That's why our plan options are simple.

For residents of Worcester County, we offer two Medicare Advantage provider networks. Choose the network that works for you, then choose a plan—Orange, Green or Blue.

fallonhealth

Choose your network

With Fallon Medicare Plus™, you're in control. You choose a network based on what you want to pay and what doctors you want to see.

Fallon Medicare Plus™ Central HMO

This network includes:

- All Reliant Medical Group providers
- Heywood Hospital and providers
- St. Vincent Hospital
- Select Steward Health Care providers

When you choose this network, you'll get a larger Benefit Bank amount.

Please note: This network is only available to Worcester County residents.

Fallon Medicare Plus™ HMO

This network includes:

- All of the providers in **Fallon Medicare Plus Central**
- Beth Israel Lahey Health and Beth Israel Deaconess Medical Center
- Harrington Healthcare System
- New England Baptist
- UMass Memorial Health Care hospitals and providers, including HealthAlliance-Clinton Hospital
- Plus many other providers throughout the state

When you choose the **Fallon Medicare Plus Central HMO** network, you must receive all care and services from providers that are included in that network—they are listed above. When you choose the **Fallon Medicare Plus HMO** network, you can see any provider that we contract with for Medicare coverage.

Visit fallonhealth.org/findphysician to find out if your doctor is in one, or both, of our networks.

Choose your plan

With Fallon Medicare Plus™, you have three plan options—Orange, Green or Blue. When you choose a plan in the Fallon Medicare Plus Central HMO network, you will generally pay a lower plan premium and have a larger Benefit Bank. See the next page for benefits and copayments as they apply to each plan.

What is the Benefit Bank?

With the Benefit Bank, you get a card that helps you pay for:

- Dental care
- Eyewear
- Fitness memberships
- Hearing aids

The card can be used to pay for one item or service, or a combination. It's your card. You choose how to use it.

Plan options and benefits

With Fallon Medicare Plus™, you have three plan options—Orange, Green or Blue. Choose a plan that works for your needs and budget.

	Orange	Green	Blue
Fallon Medicare Plus Central	$0 monthly premium $1,000 Benefit Bank	$34 monthly premium $500 Benefit Bank	$129 monthly premium $250 Benefit Bank
Fallon Medicare Plus	$0 monthly premium $500 Benefit Bank	$120 monthly premium $250 Benefit Bank	$254 monthly premium $125 Benefit Bank
Annual medical deductible, *all plans*	$0	$0	$0

Benefits and copayments	Orange	Green	Blue
Annual supplemental physical exam	$0	$0	$0
Annual wellness visit	$0	$0	$0
Primary care provider office visits	$10	$25	$10
Specialty office visits, in person or via telehealth *(except as noted below)*	$40	$40	$20
Telehealth visits with primary care provider, outpatient mental health or substance abuse providers, or Teladoc®	$0	$0	$0
Ambulance	$300	$225 ($900 out-of-pocket maximum per year)	$125 ($500 out-of-pocket maximum per year)
Inpatient hospital, acute admissions	$370 a day for days 1-5	$300 a day for days 1-5	$200 per admission ($400 out-of-pocket maximum per year)
Diagnostic services *(Tests, procedures, X-rays, labs)*	$0	$0	$0
Diagnostic 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 *See the next page for more details*	Included	Included	Included

Want more? See the following pages for more benefits included with our plans.

Part D prescription drug coverage

	Orange	Green	Blue
Part D Deductible	$300 for Tiers 3-5	$300 for Tiers 3-5	$0
Preferred retail	*30/60/90-day supply*	*30/60/90-day supply*	*30/60/90-day supply*
Tier 1	$0/$0/$0		
Tier 2	$7/$14/$21		
Tier 3	$37/$74/$111		
Tier 4	$86/$172/$258		
Tier 5	27% of the cost (30-day supply only)	27% of the cost (30-day supply only)	33% of the cost (30-day supply only)
Tier 6	$0 (30-day supply only)		
Standard retail	*30/60/90-day supply*	*30/60/90-day supply*	*30/60/90-day supply*
Tier 1	$6/$12/$18		
Tier 2	$12/$24/$36		
Tier 3	$42/$84/$126		
Tier 4	$91/$182/$273		
Tier 5	27% of the cost (30-day supply only)	27% of the cost (30-day supply only)	33% of the cost (30-day supply only)
Tier 6	$0 (30-day supply only)		
Preferred mail order	*30/60/90-day supply*	*30/60/90-day supply*	*30/60/90-day supply*
Tier 1	$0/$0/$0		
Tier 2	$7/$14/$14		
Tier 3	$37/$74/$74		
Tier 4	$86/$172/$172		
Tier 5	27% of the cost (30-day supply only)	27% of the cost (30-day supply only)	33% of the cost (30-day supply only)
Tier 6	$0 (30-day supply only)		
Standard mail order	30/60/90-day supply	30/60/90-day supply	30/60/90-day supply
Tier 1	$6/$12/$12		
Tier 2	$12/$24/$24		
Tier 3	$42/$84/$84		
Tier 4	$91/$182/$182		
Tier 5	27% of the cost (30-day supply only)	27% of the cost (30-day supply only)	33% of the cost (30-day supply only)
Tier 6	$0 (30-day supply only)		

See the back panel for more information about Part D prescription drug coverage.

More healthy benefits

When you choose Fallon, you get benefits that help you stay healthy. In addition to the benefits on the previous pages, you get the following—at no additional cost:

- **$0 telehealth visits** with your primary care physician and/or with a doctor through Teladoc—which gives you 24/7 access to doctors by phone, video or mobile app.
- **Free 24/7 access to registered nurses**, by phone.
- **Free 13-consecutive-week WW® membership** (formerly Weight Watchers).
- **Free SilverSneakers® gym membership and on-demand fitness classes** with the Green and Blue plans—in addition to the Benefit Bank. As an Orange, Green or Blue member, you can use the Benefit Bank to pay for fitness memberships of your choice.
- **$150 per year toward eyewear**—in addition to your Benefit Bank amount.
- **Hearing aid coverage** with copayments ranging from $695 to $995. You can use your Benefit Bank for these copayments, if you choose.
- **Dental services** beyond Original Medicare. Using in-network providers, Green and Blue plan members get coverage for preventive care like cleanings, routine exams and X-rays as well as comprehensive services like root canals. As an Orange, Green or Blue member, you can use the Benefit Bank to pay for dental services of your choice.
- Plus more benefits.

More information about prescription drug coverage

Coverage Gap: Begins after the total yearly drug cost (including what Fallon has paid and what you have paid) reaches $4,130. After you enter the Coverage Gap, you pay 25% of the plan's cost for covered brand name drugs and 25% of the plan's cost for covered generic drugs until your costs total $6,550, which is the end of the Coverage Gap. Not everyone will enter the Coverage Gap. (Fallon Medicare Plus plans do not provide additional coverage for the Coverage Gap).

Catastrophic Coverage: After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach $6,550, you pay the greater of: 5% coinsurance, or $3.70 for generic or a preferred brand drug and $9.20 for all other drugs.

1-888-377-1980 (TRS 711)

8 a.m.–8 p.m., seven days a week (From Jan.–Sept., 8 a.m.–5 p.m., Mon.–Fri.)

fallonhealth.org/medicare

**Fallon Health offers additional Medicare 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. WW® is a registered trademark of Weight Watchers® International, Inc. SilverSneakers® is a registered trademark of Tivity Health, Inc. *©2002-2020 Teladoc, Inc. All rights reserved. Complete disclaimer at www.teladoc.com/fallon.*

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