"My town needs solutions to control costs. What can Fallon do to help that others can't?"

Fallon Health has an established history of working with cities and towns throughout Massachusetts to help them maximize savings. We provide long-term solutions for both active employees and retirees—in-state and out-of-state.



"Retiree coverage is a big part of our budget. Does Fallon have affordable options?"



Fallon has been offering Medicare retiree coverage solutions since 1980. Knowing that our municipal clients need Medicare retiree plans that are comprehensive, easy to use and available nationwide, we offer three plan options that can be offered individually or in tandem:

Fallon Medicare Plus™ Freedom—coast-to-coast coverage

Members:

- May reside anywhere in the U.S.
- Are able to receive care from any doctor in the country who accepts Medicare because Medicare is the primary payer for all medical services.
- Have options including prescription drug coverage (without a coverage gap) or comprehensive medical only.
- Are rewarded for being fitness-minded, with a \$200 It Fits! reimbursement available.

Fallon Medicare Plus™ Central Premier

Members:

- Must reside in Worcester County.
- Must choose a PCP from the Fallon Medicare Plus Central Premier network, which includes all Reliant Medical Group providers, Heywood Hospital and providers, Saint Vincent Hospital and select Steward Health Care providers.
- Will receive the Benefit Bank—\$500 that can be used to pay for dental care, fitness memberships, eyewear and/or hearing aids.
- Hearing aid coverage with copayments ranging from \$695–\$995
- Will enjoy comprehensive medical and prescription coverage (no coverage gap), including a generous annual eyewear allowance and paid membership in the SilverSneakers® fitness program.

Fallon Medicare Plus[™] Premier

Members:

- Must reside in Massachusetts (with the exception of the islands), or in certain cities/towns that border Massachusetts.
- Must choose a PCP and use other network providers from the Berkshires to Boston.
- Will receive the Benefit Bank—\$250 that can be used to pay for dental care, fitness memberships, eyewear and/or hearing aids.
- Hearing aid coverage with copayments ranging from \$695–\$995
- Will enjoy comprehensive medical and prescription coverage (no coverage gap), including a generous annual eyewear allowance and paid membership in the SilverSneakers® fitness program.

Both products include worldwide emergency and urgent care services.

SilverSneakers® is a registered trademark of Tivity Health, Inc.

"Healthy employees are productive employees. How can we help them stay healthy?"



As part of our mission of *making our communities healthy*, Fallon understands the need for municipalities to have customized, evidence-based, multiyear wellness strategies that are easy to implement and that effectively engage and encourage employee participation.

We know that busy municipalities don't always have the resources to sustain a coordinated effort to provide wellness programming. Fallon's got your back. We will work with you to implement effective, targeted, sustainable programming developed to address the specific needs of your employees. Services we offer include, but are not limited to:

- · Consultation services
- Programming services
- Direct outreach via mail or phone

And to ensure Fallon members receive the right care at the right time, we offer benefits that make preventive care easier and more affordable, including, but not limited to:

The Healthy Health Plan*

Rewards members for being and becoming healthy. Subscribers and their covered spouses (over 18) are eligible to receive up to \$100 each.

It Fits! reimbursement*

It Fits!, one of the most flexible fitness reimbursement programs in the state. Members get reimbursed for healthy activities such as gym memberships, yoga, ski lift tickets, new cardiovascular home fitness equipment, Peloton® subscriptions, streaming fitness programs, virtual race fees and much more.

Oh Baby!*

Expectant parents receive information, resources and literature, plus complimentary items such as prenatal vitamins, a convertible toddler car seat, breast pump, home safety kit and more.

Nurse Connect

Members have access to registered nurses who serve as health coaches by phone 24 hours a day, seven days a week, 365 days a year.

Telemedicine

Members get access 24 hours a day, 7 days a week to U.S. board-certified doctors through the convevience of phone or video consults. No driving. No waiting room.





"We need to offer more than one plan option. What does Fallon offer?"



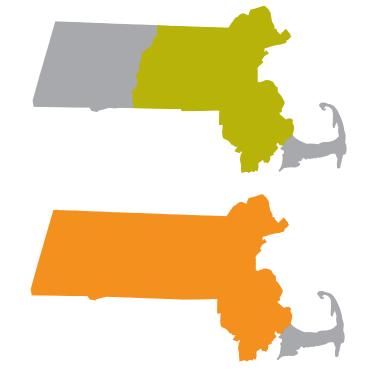
Fallon's full range of HMO and PPO plan options lets you choose the level of coverage that fits your needs and those of your employees. With Fallon, you can build common sense, affordable plan options that give your employees more choice, including:

Direct Care

- Limited HMO network features over 39,000 providers.
- Direct Care members can use Fallon's Peace of Mind Program to get a second opinion and care from renowned Boston medical facilities

Select Care

- Broad HMO network features over 60,000 providers and over 70 hospitals in Massachusetts and southern New Hampshire.
- Includes Beth Israel Deaconess Hospital, Brigham and Women's Hospital, Children's Hospital, Dana-Farber Cancer Institute, Massachusetts General Hospital and Tufts Medical Center.



Fallon Preferred Care

- National and regional network features over one million providers.
- Members can receive care from any provider they wish whether the provider is in the network or not.



All networks include worldwide emergency and urgent care services to fit your town's needs.