



Fallon Health Medicare

2020 Benefits Overview



Fallon Senior Plan (FSP) is now Fallon Medicare Plus (FMP)

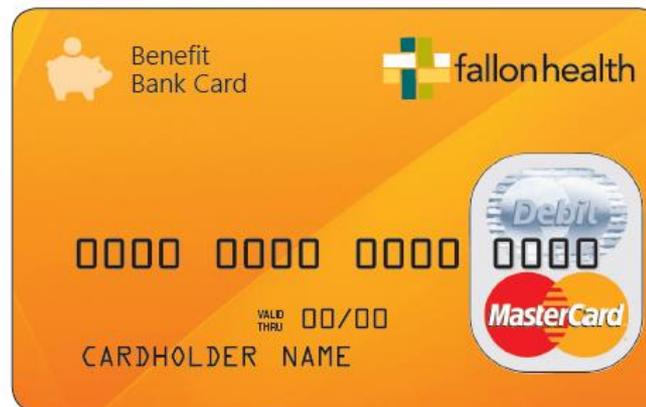
| 2019 Plan Name | 2020 Plan Name |
|--------------------------------|--------------------------------------|
| Fallon Senior Plan Premier HMO | Fallon Medicare Plus Premier |
| | Fallon Medicare Plus Central Premier |



New for 2020: Benefit Bank

- The Benefit Bank is a new benefit for our Fallon Medicare Plus Premier (FMP) members.
- Members receive a “bank” of funds that they can use to pay for preventive and comprehensive dental services, eyewear and fitness memberships.
- The amount of the Benefit Bank depends on the plan a member is enrolled.

| Fallon Medicare Plus Premier | Fallon Medicare Plus Central Premier |
|------------------------------|--------------------------------------|
| \$250 | \$500 |



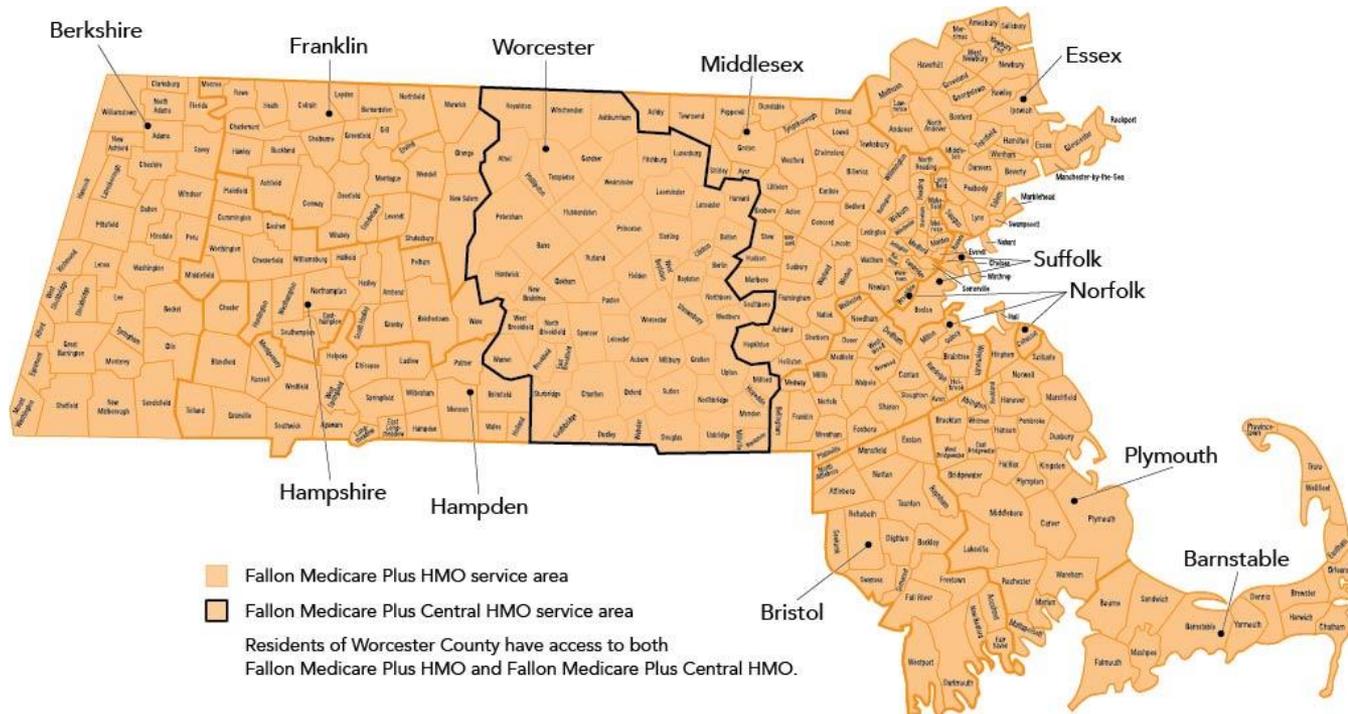
New in 2020: Two provider networks

Fallon Medicare Plus HMO

Broad provider network plans available in all Massachusetts counties, excluding Dukes and Nantucket counties

Fallon Medicare Plus Central HMO

Limited provider network plans available only in Worcester County



Provider Network Growth

Reliant Medical Group (Reliant) is joining
Fallon Medicare Plus effective January 1, 2020!



Sites are located in:

Auburn

Holden

Framingham

Leominster

Milford

Shrewsbury

Southborough

Webster

Westborough

Worcester



Fallon Medicare Plus Central HMO Provider Network

- Our new Provider Specific Plans network includes:
 - All Reliant Medical Group locations
 - Steward Central Mass Local Chapter (*previously CMIPA*)
 - St. Vincent Hospital and Medical Group
 - Heywood Hospital and PHO
- Available only to Worcester County residents



Fallon Medicare Plus Premier

| Benefit | Member cost |
|--|--|
| Monthly Premium | \$298 |
| Annual Deductible / OOP Max | \$0 deductible / \$3,400 out-of-pocket yearly maximum |
| Office visits | \$15 copay primary care provider / \$25 copay specialty care |
| Inpatient admissions | \$250 copay per hospital stay |
| Worldwide emergency care | \$75 copay |
| Urgently needed care | \$15 copay inside the U.S.; \$75 outside the U.S. |
| Outpatient surgery | \$125 copay |
| Lab and imaging services | \$0 copay per service |
| Vision care | \$25 copay per annual supplemental routine exam |
| Hearing care | \$0 copay per annual supplemental routine exam |
| Part B prescriptions (Drugs that usually aren't self-administered, and are injected or infused while at a doctor's office, hospital or outpatient facility.) | \$10-\$65 for Medicare-covered Part B prescriptions for 30-day supply |
| Part D Prescriptions No deductible/No "donut hole" Some prescriptions may have limited order quantities and/or require prior authorization. | Retail pick up (up to a 30-day supply) Tiers 1 and 2: \$10 Tier 3: \$30 Tiers 4 and 5: \$65 Mail order delivery (90-day supply) Tiers 1 and 2: \$20 Tier 3: \$60 Tiers 4 and 5: \$162.50 Tier 6 (Medicare Part D vaccines and substance abuse therapy medication): \$0 |
| Fitness Benefits | Silver Sneakers basic gym membership at participating locations, At-home Silver Sneakers Steps Kit for those who want to work out at home or can't get to a facility, 13-consecutive-week Weight Watchers membership each year |
| Benefit Bank | \$250 flexible benefit to use on member's choice of fitness memberships, dental services, or eyewear |



Fallon Medicare Plus Central Premier

| Benefit | Member cost |
|---|--|
| Monthly Premium | \$228 |
| Annual Deductible / OOP Max | \$0 deductible / \$3,400 out-of-pocket yearly maximum |
| Office visits | \$15 copay primary care provider / \$25 copay specialty care |
| Inpatient admissions | \$250 copay per hospital stay |
| Worldwide emergency care | \$75 copay |
| Urgently needed care | \$15 copay inside the U.S.; \$75 outside the U.S. |
| Outpatient surgery | \$125 copay |
| Lab and imaging services | \$0 copay per service |
| Vision care | \$25 copay per annual supplemental routine exam |
| Hearing care | \$0 copay per annual supplemental routine exam |
| Part B prescriptions (Drugs that usually aren't self-administered, and are injected or infused while at a doctor's office, hospital or outpatient facility.) | \$10-\$65 for Medicare-covered Part B prescriptions for 30-day supply |
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| Fitness Benefits | Silver Sneakers basic gym membership at participating locations, At-home Silver Sneakers Steps Kit for those who want to work out at home or can't get to a facility, 13-consecutive-week Weight Watchers membership each year |
| Benefit Bank | \$500 flexible benefit to use on member's choice of fitness memberships, dental services, or eyewear |



2020 Highlighted benefits



Benefit Bank

Pay for fitness memberships, dental services and eyewear



SilverSneakers fitness program

Free gym membership and fitness classes



Eyewear (EyeMed)

\$150 annual eyewear benefit



Amplifon hearing health care

Choice of hearing aids at three copay levels: \$695, \$795 and \$995



Telehealth

Access to doctors 24/7 by phone, mobile app or online. Copay applies

