2026 PLAN OPTIONS GUIDE
FOR WORCESTER COUNTY RESIDENTS

DESIGNED WITH THE HELP OF UMASS MEMORIAL HEALTH PROVIDERS WITH THEIR PATIENTS' NEEDS IN MIND

MASS ADVANTAGE
A Medicare Advantage Plan

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Follow Us

Looking for a Medicare Advantage Plan That Puts You First?

MASS ADVANTAGE WAS BUILT WITH YOUR NEEDS IN MIND — BY THE PROVIDERS WHO KNOW YOU BEST.

Created with input from UMass Memorial Health providers, Mass Advantage is a Medicare Advantage plan designed to support your health and simplify your care. In addition to medical and prescription drug coverage, we offer extra benefits and programs you won't find with Original Medicare.

This guide walks you through the advantages of being a Mass Advantage member — and how to make the most of your plan.

Explore how our added features and personal approach make Mass Advantage the right choice for your Medicare health care coverage.

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What Sets Mass Advantage Apart?

Personalized, Local Support You Can Rely On

At Mass Advantage, we go beyond coverage — we provide personalized assistance through our dedicated team of Member Navigators, specially trained to help you get the care and services you need.

Thanks to our unique relationship with UMass Memorial Health, your health plan and your doctors work together to coordinate your care. That means fewer delays and fewer hoops to jump through.

When your provider recommends treatment, we'll work to ensure you receive the care and coverage you deserve — all within your plan's benefits.

OUR PARTNERS IN CARE

Mass Advantage is proud to collaborate with a growing network of trusted partners who help us deliver comprehensive, coordinated care to our members.

amazon pharmacy
nations benefits
BOLD
Lifescan
HEART TO HOME MEALS
DELICIOUS MEALS MADE FOR SENIORS
POWERED BY eyeMed
roundtrip
DOMINION NATIONAL
brook
Prime THERAPEUTICS
UMass Memorial Health

WHO'S ELIGIBLE TO JOIN MASS ADVANTAGE?

To enroll, you must:

- Be a resident of Worcester County
- Have Original Medicare Parts A & B
- Continue to pay your Part B premium
- Most Medicare beneficiaries are eligible — including those who qualify based on disability.

HERE'S WHAT YOU CAN EXPECT

Expedited Appointments

Get scheduled with most UMass Memorial Health primary care and specialist providers within 10 business days from the day you call.

Community Connections

We'll help you access Community-based programs and services and even arrange fully covered transportation for qualified non-urgent care.

Your health journey is personal — and our support is too.

More Benefits. More Flexibility. More Support.

At Mass Advantage, we offer plan options that fit your life — with generous benefits, minimal barriers to care, and the flexibility to choose how and where you receive treatment.

What You Get with Mass Advantage

- **Flexible Plan Choices:** Two **$0** monthly premium PPOs with nationwide access, plus two HMO options — one at **$0** monthly premium and one **$95** monthly premium with added value
- **$0 copay** for in-network primary care visits
- **Dental Benefits:** Expanded network, full preventive coverage, and a generous allowance for comprehensive services
- **Vision coverage** through the EyeMed network
- **Hearing aid coverage** through NationsBenefits
- **Prescription drug coverage** with free home delivery from Amazon Pharmacy or Prime Therapeutics
- Wellness, OTC, and Healthy Food & Produce* allowances through a Prepaid Benefits Card
- Minimal prior authorizations and no referrals needed for in-network specialists

Care That's Always Improving

We continuously seek feedback from our provider community to ensure our plans and benefits meet your evolving healthcare needs.

Connected Care — Near and Far

Mass Advantage offers a broad network of trusted providers right here in Central Massachusetts. Whether you're at home or traveling, you'll have easy access to high-quality care when and where you need it.

- Local access to a large network of in-network providers
- Emergency and urgent care coverage worldwide
- For a full list of providers, visit MassAdvantage.com

*The Healthy Food & Produce benefit is part of a special supplemental program designed for individuals with chronic illnesses. A few eligible conditions include Cardiovascular disorders, Diabetes, Cancer, Chronic lung disorders and Chronic Heart Failure. Please note that eligibility for this benefit cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided. For detailed information about additional eligible conditions or benefit information, please contact us.

Plans & Benefits

	Basic (HMO) You Pay	Plus (HMO) You Pay
Monthly Plan Premium	$0	$95
Maximum Out of Pocket (MOOP)	$6,750	$4,750
Annual Physical & Wellness Exam	$0	$0
Primary Care Provider (PCP) Visit	$0	$0
Specialist Office Visit	$30	$15
Speech/Language, Physical & Occupational Therapy Visit	$20	$10
Inpatient Hospital Services	• $350 per day, days 1 - 5 • $0 per day 6 - 180	• $210 per day, days 1 - 6 • $0 per day 7 - 180
Ambulatory Surgical Center (ASC)	$175	$90
Emergency Care	$130 (waived if admitted within 24 hours)	$130 (waived if admitted within 24 hours)
Urgent Care Visit	$20	$15
Ambulance (Ground & Air) One-Way Medicare-Covered Trip	$295	$200
Diagnostic Tests, X-rays & Lab Services	• Diagnostic tests and procedures: $15 • Outpatient X-ray services: $5 • Lab services: $0	• Diagnostic tests and procedures: $0 • Outpatient X-ray services: $0 • Lab services: $0
Diagnostic Radiology Services — CT / PET / MRI	$100	$90

Premiere (PPO) You Pay	Extra (PPO) You Pay
$0	$0
• $6,000 in-network • $9,500 combined in and out-of-network	• $6,750 in-network • $10,000 combined in and out-of-network
$0	$0
• $0 in-network • $20 out-of-network	• $0 in-network • $20 out-of-network
• $30 in-network • $50 out-of-network	• $45 in-network • $65 out-of-network
• $30 in-network • $60 out-of-network	• $40 in-network • 45% out-of-network
• In-network: $350 per day, days 1 - 5 / $0 per day 6 - 180 • Out-of-network: $350 per day, days 1 - 5 / 20% per day 6 - 90 / $0 per day 91 - 180	• In-network: $380 per day, days 1 - 6 / $0 per day 7 - 180 • Out-of-network: 35% per day 1 - 90 / $0 per day 91 - 180
• $175 in-network • 35% out-of-network	• $300 in-network • 40% out-of-network
$130 (waived if admitted within 24 hours)	$130 (waived if admitted within 24 hours)
• $30 in-network • $30 out-of-network	• $40 in-network • $40 out-of-network
$275	$275
In-network: • Diagnostic tests and procedures: $20 • Outpatient X-ray services: $0 • Lab services: $0 Out-of-network: • Diagnostic tests and procedures: 30% • Outpatient X-ray services: $10 • Lab services: 30%	In-network: • Diagnostic tests and procedures: $30 • Outpatient X-ray services: $15 • Lab services: $0 Out-of-network: • Diagnostic tests and procedures: 40% • Outpatient X-ray services: 40% • Lab services: 40%
• $100 in-network • 30% out-of-network	• $150 in-network • 40% out-of-network

Prescription Drug Benefits

What you pay for your prescription drugs depends on what coverage level you are in, and which tier your drug is on.

Coverage Levels	Basic (HMO)	Plus (HMO)	Premiere (PPO)	Extra (PPO)
Annual Prescription Drug Deductible	• $0 deductible for Tier 1 & Tier 2 • $200 deductible for Tiers 3, 4 & 5	• $0 deductible for Tier 1 & Tier 2 • $150 deductible for Tiers 3, 4 & 5	• $0 deductible for Tier 1 & Tier 2 • $250 deductible for Tiers 3, 4 & 5	• $0 deductible for Tier 1 & Tier 2 • $200 deductible for Tiers 3, 4 & 5
Low Cost Insulin	You pay no more than $35 for a one-month supply of each covered insulin product, no matter which cost-sharing tier it's on. The deductible does not apply to covered Part D insulins.			
Initial Coverage Retail & Mail Order 30/60/100 Day Supply	Once you have met your Part D deductible, you pay the copays and coinsurance amounts applicable to the tiers in which your drugs are covered until your total out-of-pocket costs reach $2,100. These costs include payments you have made as well as contributions from Mass Advantage and other assistance programs like Extra Help.			
Tier 1 – Preferred Generic	$0 / $0 / $0	$0 / $0 / $0	$0 / $0 / $0	$0 / $0 / $0
Tier 2 – Generic	$0 / $0 / $0	$0 / $0 / $0	$0 / $0 / $0	$0 / $0 / $0
Tier 3 – Preferred Brand	$47 / $94 / $94	$47 / $94 / $94	$42 / $84 / $84	$37 / $74 / $74
Tier 4 – Non-Preferred Drug	40%	40%	40%	30%
Tier 5 – Specialty	30%	30%	30%	30%
Catastrophic Coverage	You pay $0 for all covered Part D drugs for the remainder of the calendar year.			

Manage your prescriptions easily with our wide pharmacy network. Enjoy the flexibility of having your medications shipped directly to your home with free shipping through Amazon Pharmacy or Prime Therapeutics Pharmacy.

amazon pharmacy

Prime THERAPEUTICS

Different out of pocket cost may apply for people who have limited incomes, live in long term care facilities or have access to Indian/Tribal/Urban (Indian Health Services) providers.

Diabetes Monitoring & Treatment

Insulin and the supplies needed to administer it are covered under your pharmacy (Medicare Part D) benefit, unless given through a pump. Members pay $35 for a one-month supply of each insulin product on our formulary, regardless of the cost-sharing tier. There is an additional copay for insulin pen needles and syringes as outlined in our formulary.

Mass Advantage members with diabetes can get their testing supplies and equipment at no cost under their Medicare Part B benefit. These are available from in-network pharmacies and Durable Medical Equipment (DME) suppliers.

- **Diabetic Testing Supplies**

  Mass Advantage does not require our members use a certain manufacturer's diabetic testing products. This means we cover what you and your prescriber determine to be the best system for you. This includes popular brands, such as One Touch and Freestyle.

- **Continuous Glucose Monitors**

  Devices like Freestyle Libre and Dexcom are also covered at no cost from in-network pharmacies and Durable Medical Equipment (DME) suppliers.

Additional Benefits

not Typically Covered by Original Medicare

We offer extra benefits beyond medical and prescription drug coverage that make Mass Advantage your top choice. These benefits, not covered by Original Medicare, are designed to keep you healthy.

YOUR PREPAID BENEFITS CARD

Mass Advantage members receive a Prepaid Benefits Card that includes up to three separate allowances for: Wellness activities, Healthy Food & Produce,* and Over-the-counter (OTC) items. You can use your Wellness allowance on one service or split it across multiple eligible activities — it's your choice!

Benefit	Basic (HMO)	Plus (HMO)	Premiere (PPO)	Extra (PPO)
Wellness Allowance	$650 annual allowance for: • Fees required at local fitness centers • Fitness activity kits and trackers such as Fitbits** (exclusively through NationsBenefits online store) • Mindfulness Subscription at Calm or Headspace	$850 annual allowance for: • Fees required at local fitness centers • Fitness activity kits and trackers such as Fitbits** (exclusively through NationsBenefits online store) • Mindfulness Subscription at Calm or Headspace	$550 annual allowance for: • Additional eyewear costs • Weight management programs like Weight Watchers® • Hearing Aids** (exclusively through NationsBenefits providers)	$750 annual allowance for: • Additional eyewear costs • Weight management programs like Weight Watchers® • Hearing Aids** (exclusively through NationsBenefits providers)
Healthy Food & Produce allowance*	$75 allowance quarterly for purchasing healthy foods and produce in person at Dollar General, Market 32, Price Chopper, Shaws, Star Market, Stop & Shop, Walmart. Online via NationsBenefits or Walmart.com.		N/A	N/A
CONTACT	**For more information about the Prepaid Benefits Card, including what locations accept the Prepaid Benefits Card as payment visit MassAdvantage.com.**			

*The Healthy Food & Produce benefit is part of a Special Supplemental Program designed for individuals with chronic illnesses. A few eligible conditions include Cardiovascular disorders, Diabetes, Cancer, Chronic lung disorders and Chronic Heart Failure. Please note that eligibility for this benefit cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided. For detailed information about additional eligible conditions or benefit information, please contact us.

**Purchases must be made through the NationsBenefits providers.

PREPAID BENEFITS CARD CONTINUED

All Mass Advantage members receive a quarterly allowance to purchase over-the-counter (OTC) drugs and health supplies. You can:

- Shop in person at popular retail locations such as CVS, Walgreens, or Walmart, and many others
- Order by mail from NationsBenefits with free home delivery

Unused funds roll over each quarter and expire at the end of the calendar year.

Benefit	Basic (HMO)	Plus (HMO)	Premiere (PPO)	Extra (PPO)
Prepaid Benefits Card — Over-the-Counter Item Allowance	$100 allowance quarterly	$110 allowance quarterly	$100 allowance quarterly	$120 allowance quarterly
CONTACT	**For more information about the Prepaid Benefits Card, including what locations accept the Prepaid Benefits Card as payment visit MassAdvantage.com.**			

A brief sample of available over-the-counter items includes:

- **Allergy –** Allergy Tablets, Nasal Spray
- **Bathroom Safety & Fall Prevention –** Non-Skid Bathmat, Handheld Shower Head
- **Dental & Denture Care –** Toothbrush, Toothpaste, Denture Supplies
- **Eye & Ear Care –** Artificial Tears Drops, Cotton Tipped Swabs
- **First Aid –** First Aid Kit, Hydrogen Peroxide, Bandages, Gauze
- **Incontinence Supplies –** Disposable Underwear, Under pads
- **Pain Relievers & Fever Reducers –** Acetaminophen, Ibuprofen

The OTC Catalog is available online at MassAdvantage.com.

CVS

Walmart

Walgreens

VISION AND EYEWEAR

Mass Advantage members can get an annual eye exam, which can detect health issues like cataracts and glaucoma. The vision and eyewear benefit includes an annual allowance toward the purchase of eyewear. Members can also use their Prepaid Benefits Card Wellness allowance to pay for additional eyewear costs if needed.

Basic (HMO)	Plus (HMO)	Premiere (PPO)	Extra (PPO)
$0 copay* in-network		• $0 copay* in-network • $45 copay* out-of-network Routine Eye Exam, one per year	• $0 copay* in-network • $65 copay* out-of-network Routine Eye Exam, one per year
*Routine Eye Exam one per year			
$200 annual allowance toward lenses, frames or contact lenses through an EyeMed provider.			
CONTACT	**To find a list of EyeMed in-network providers visit MassAdvantage.com.**		

HEARING HEALTH AND HEARING AIDS

Hearing loss can affect many parts of your life, leading to problems like diabetes, dizziness, falls, strained relationships, and safety concerns. Modern hearing aids are comfortable and easy to use. Mass Advantage provides tools to help you manage your hearing health, including:

<table>
<tr><th>Basic (HMO)</th><th>Plus (HMO)</th><th>Premiere (PPO)</th><th>Extra (PPO)</th></tr>
<tr><td colspan="2">$0 copay in-network routine hearing exam, one per year</td><td colspan="2">• $0 copay in-network routine hearing exam, one per year
• $65 copay out-of-network routine hearing exam, one per year</td></tr>
<tr><td colspan="4">6 hearing aid options available: ranging from $600 - $2,075 copay per hearing aid</td></tr>
<tr><td colspan="4">Limit 2 aids per year – 1 per ear</td></tr>
<tr><td colspan="4">• Routine Hearing Exams must be performed by a NationsBenefits Hearing provider
• Hearing aids must be purchased from the NationsBenefits providers
• Members can also use their Prepaid Benefits Card Wellness allowance to help pay for hearing aid costs if needed</td></tr>
<tr><td colspan="2">CONTACT</td><td colspan="2">To find an in-network NationsBenefits hearing provider, visit MassAdvantage.com.</td></tr>
</table>

PREVENTIVE AND COMPREHENSIVE DENTAL

Mass Advantage members are encouraged to receive preventive cleanings and comprehensive dental services to help monitor their dental health. Utilizing this dental benefit will contribute to your overall well-being.

Basic (HMO)	Plus (HMO)	Premiere (PPO)	Extra (PPO)
• $0 copay for preventive dental services including routine dental exams, cleanings, and X-rays • $0 copay for comprehensive services including restorative services, periodontics, and extractions			
$1,000 annual allowance for comprehensive services	$1,500 annual allowance for comprehensive services	$1,000 annual allowance for comprehensive services	$1,500 annual allowance for comprehensive services

Mass Advantage contracts with the Dominion PPO network. Your 2026 dental benefit coverage is based on using in-network Dominion PPO providers. If you choose to receive treatment from a licensed dentist outside of the Dominion PPO network, the procedures covered under our plan will be reimbursed up to the 2026 maximum benefit limit for your dental coverage (see your Evidence of Coverage for more information). You are responsible for any amounts that exceed your maximum benefit limit for both in-network and out-of-network dental services.

CONTACT	**To find an in-network Dominion PPO Network dental provider, visit MassAdvantage.com.**

NON-EMERGENCY MEDICAL TRANSPORTATION

Mass Advantage partners with Roundtrip to provide non-emergency medical transportation for all members. This includes rideshares, medical sedans, and wheelchair vans for medical appointments.

Basic (HMO)	Plus (HMO)	Premiere (PPO)	Extra (PPO)
$0 copay, 12 one-way* rides annually		$0 copay, 6 one-way* rides annually	

*A roundtrip to and from an appointment counts as two one-way rides. Trips over 50 miles will require prior approval from the plan.

POST DISCHARGE MEAL SERVICES

All eligible Mass Advantage members receive home-delivered meals after being discharged from an inpatient hospital, skilled nursing facility or long-term acute care facility or following surgery. This helps with recovery and promotes independence since healthy food is essential for healing. To be eligible, members must have an inpatient hospital stay of 3 days or longer.

Basic (HMO)	Plus (HMO)	Premiere (PPO)	Extra (PPO)
14-days post discharge (28 meals total)			
CONTACT	**After an eligible discharge, a Mass Advantage team member may contact you to arrange your meal benefit.**		

PERSONAL EMERGENCY RESPONSE SYSTEM

All Mass Advantage members can access a Personal Emergency Response System through NationsBenefits. This service offers 24/7 monitoring. The device and monitoring are free for all eligible members.

Basic (HMO)	Plus (HMO)	Premiere (PPO)	Extra (PPO)
$0 copay for device & monitoring			

BOLD'S ONLINE EXERCISE PROGRAM

Live and on-demand fitness classes, including strength training, balance, yoga, and Tai Chi — all at no cost for Mass Advantage members and accessible from home. You can take Bold classes at any time. All you need is your computer, smartphone, or tablet.

Basic (HMO)	Plus (HMO)	Premiere (PPO)	Extra (PPO)
$0 copay			
CONTACT	**Visit www.agebold.com to learn more.**		

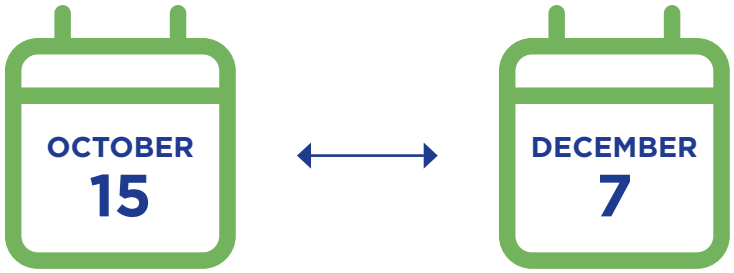
"Moving from the Boston suburbs to Clinton meant starting fresh with my healthcare, and I was fortunate to have Mass Advantage on my side. Their personalized concierge service went above and beyond, helping me navigate new insurance, find a PCP, and arrange a hip replacement with a physician at UMass Memorial Health. Having been with some of the biggest insurance names, I can confidently say this has been my best healthcare experience yet."

— Jimmy Young, Member since 2022

When Can I Enroll in Mass Advantage?

AEP

The Annual Enrollment Period (AEP) happens each Fall, from October 15 through December 7. Individuals with Medicare can join or switch to all types of Medicare plans.



INITIAL ENROLLMENT PERIOD

IEP

You may enroll in a Medicare Advantage or a Part D prescription drug plan. Your Initial Enrollment Period lasts for 7 months: starting 3 months before and ending 3 months after the month you turn 65.

INITIAL COVERAGE ELECTION PERIOD

ICEP

For people who are enrolling in **Part B for the first time** and want to join a Medicare Advantage (Part C) plan.

It begins 3 months before your Part B coverage starts and ends the day before your Part B takes effect.

YOUR 65TH BIRTHDAY MONTH

OTHER SPECIAL ENROLLMENT PERIODS

SEP | You may join a Mass Advantage plan at other times of the year, under certain circumstances:

- If you qualify for Extra Help paying for Medicare prescription drug coverage
- If your current plan is terminated
- If you move to a community not serviced by your current plan
- If you are leaving employer or union coverage

READY TO ENROLL IN A MASS ADVANTAGE PLAN?

HERE'S HOW:

1. Enroll over the phone - Call toll free (844) 978-3921, TTY: 711:
   - October 1 – March 31, 8:00 a.m. – 8:00 p.m., 7 days a week
   - April 1 – September 30, 8:00 a.m. – 8:00 p.m., Monday – Friday
2. Enroll online at MassAdvantage.com/enroll
3. Download a paper enrollment form from MassAdvantage.com/forms or call (844) 978-3921, TTY: 711 to request an enrollment kit
4. In-person with a licensed health insurance agent

WANT MORE INFORMATION?

RSVP to attend an In-person or virtual Informational Seminar.

MASS ADVANTAGE

A Medicare Advantage Plan

For more information, call toll free (844) 978-3921, TTY: 711
October 1 – March 31, 8:00 a.m. – 8:00 p.m. 7 days a week
April 1 – September 30, 8:00 a.m. – 8:00 p.m. Monday – Friday or visit MassAdvantage.com. Calls are answered by licensed health insurance agents.

Mass Advantage is an HMO and PPO plan with a Medicare contract. Enrollment in Mass Advantage depends on contract renewal. Other providers are available in our network.

This information is not a complete description of benefits. Please see the Evidence of Coverage for complete information.

Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

Access to the health care providers you trust at

UMass Memorial Health