



2025 MASS ADVANTAGE PLAN OPTIONS GUIDE

FOR WORCESTER COUNTY RESIDENTS



MASS ADVANTAGE

A Medicare Advantage Plan

Y0173_250079_M Accepted



Looking for a Medicare Advantage Plan That Prioritizes Your Needs?

MASS ADVANTAGE IS A MEDICARE ADVANTAGE PLAN DESIGNED WITH THE HELP OF UMASS MEMORIAL HEALTH PROVIDERS WITH THEIR PATIENTS' NEEDS IN MIND.

At Mass Advantage, we are committed to continually improving our benefits and the level of support we provide to our members. Along with medical and prescription drug coverage, we provide extra benefits and programs beyond Original Medicare to boost your health and well-being. This guide showcases our benefits, plus the exclusive perks and services you enjoy as a Mass Advantage member, helping you maximize your health plan.

Explore how these added features make Mass Advantage the right choice for your health plan.

Table of Contents

WHAT SETS MASS ADVANTAGE APART	4
HMO or PPO	5
Who's Eligible to Join Mass Advantage	5
Our Partners	5
PLANS AND BENEFITS	6
PRESCRIPTION DRUG BENEFITS	8
DIABETES MONITORING & TREATMENT	9
ADDITIONAL BENEFITS	10
Prepaid Benefit Card	11
Over-the-Counter Items	12
Vision and Eyewear	13
Hearing Health and Hearing Aids	14
Preventive and Comprehensive Dental	15
Non-Emergency Medical Transportation	16
Post Discharge Meal Services	16
Personal Emergency Response System	17
WHEN CAN I ENROLL IN MASS ADVANTAGE?	18
Initial Enrollment Period	18
Other Special Enrollment Periods	19
Ready to Enroll in a Mass Advantage Plan?	19

What Sets Mass Advantage Apart?

Local Dedicated Support You Can Rely On

Our dedicated team of Member Navigators are specially trained to provide personalized assistance, including:

- ◆ Expedited appointment scheduling with most UMass Memorial Health primary care and specialist providers within 10 days from the day you call.
- ◆ Explaining plan benefits, assist with claims and more!
- ◆ Connecting you to community-based programs, even arranging fully covered transportation for qualified non-urgent care.

Collaborative Care

Through our unique relationship with UMass Memorial Health, your health plan and your doctors work together to coordinate your care. It is our goal to remove any barriers for your doctor to get you the treatment you need. When your doctor suggests a treatment, we trust their recommendation and work diligently to ensure you get the care and coverage you need within your plan's benefits.

We are proud to offer:

- ◆ Minimal list of prior authorizations for services.
- ◆ No referrals to see in-network Specialists.

We continuously seek feedback from the provider community about our plans and benefits to make sure we can meet your healthcare needs. That's why, for 2025 we have made significant improvements to our benefits, including:

- ◆ **Introducing a NEW Plan Option** – Our Extra (PPO) plan features competitive medical and prescription drug coverage, PLUS enhanced benefits beyond Original Medicare, including additional allowances for individuals with chronic conditions.
- ◆ \$0 deductible for Part D prescription medications
- ◆ \$0 copay for in-network primary care provider visits
- ◆ Reducing member cost share for over 15 of our benefits
- ◆ Increased annual allowances for additional benefits not covered by Original Medicare
- ◆ Significantly improved dental network and covered services
- ◆ Expanded eye care network

Connected Care Near and Far

Mass Advantage offers a large network of local, in-network providers, right here in Central Massachusetts and beyond. You'll have easy access to great care wherever you are. Traveling? Get emergency and urgent care worldwide, plus access to in-network providers in Florida and Arizona. For a full list of providers, visit MassAdvantage.com.

HMO OR PPO?

With Mass Advantage, you can choose between HMO and PPO plans:

- ◆ **HMO Plan:** You'll use the Mass Advantage provider network, but emergency and urgent care is available worldwide.
- ◆ **PPO Plan:** You can see providers nationwide, both inside and outside the Mass Advantage network. Non-network providers may come with higher costs (except for emergency or urgent care).

WHO'S ELIGIBLE TO JOIN MASS ADVANTAGE?

- ◆ Must be a resident of Worcester County.
- ◆ Have Original Medicare insurance Parts A & B and continue to pay your Part B premium.

Most Medicare beneficiaries can join, including those eligible on the basis of disability.

OUR PARTNERS

Mass Advantage is proud to introduce you to some of our partners.



Plans & Benefits

	Basic (HMO) You Pay	Plus (HMO) You Pay
Monthly Plan Premium	\$0	\$95
Maximum Out of Pocket (MOOP)	\$5,000	\$3,000
Annual Physical & Wellness Exam	\$0	\$0
Primary Care Provider (PCP) Visit	\$0	\$0
Specialist Office Visit	\$25	\$15
Speech/Language, Physical & Occupational Therapy Visit	\$0	\$0
Inpatient Hospital Services	<ul style="list-style-type: none"> • \$300 per day, days 1 - 5 • \$0 per day 6 - 90 	<ul style="list-style-type: none"> • \$160 per day, days 1 - 5 • \$0 per day 6 - 90
Ambulatory Surgical Center (ASC)	\$175	\$90
Emergency Care	\$100 (waived if admitted within 24 hours)	\$90 (waived if admitted within 24 hours)
Urgent Care Visit	\$10	\$0
Ambulance (Ground & Air) One-Way Medicare-Covered Trip	\$295	\$200
Diagnostic Tests, X-rays & Lab Services	<ul style="list-style-type: none"> • Diagnostic tests and procedures: \$15 • Outpatient X-ray services: \$0 • Lab services: \$0 	<ul style="list-style-type: none"> • 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
\$5,000 in-network \$9,500 combined in and out-of-network	\$5,000 in-network \$9,500 combined in and out-of-network
\$0	\$0
<ul style="list-style-type: none"> • \$0 in-network • \$20 out-of-network 	<ul style="list-style-type: none"> • \$0 in-network • \$20 out-of-network
<ul style="list-style-type: none"> • \$30 in-network • \$50 out-of-network 	<ul style="list-style-type: none"> • \$45 in-network • \$65 out-of-network
<ul style="list-style-type: none"> • \$30 in-network • \$60 out-of-network 	<ul style="list-style-type: none"> • \$30 visit in-network • \$65 visit out-of-network
<ul style="list-style-type: none"> • In-network: \$300 per day, days 1 - 5 / \$0 per day 6 - 90 • Out-of-network: \$350 per day, / days 1 - 5 / 20% per day 6 - 90 	<ul style="list-style-type: none"> • In-network: \$370 per day, days 1 - 5 / \$0 per day 6 - 90 • Out-of-network: 35% 1 - 90
<ul style="list-style-type: none"> • \$175 in-network • 35% out-of-network 	<ul style="list-style-type: none"> • \$275 in-network • 40% out-of-network
\$100 (waived if admitted within 24 hours)	\$100 (waived if admitted within 24 hours)
<ul style="list-style-type: none"> • \$30 in-network • \$30 out-of-network 	<ul style="list-style-type: none"> • \$40 in-network • \$40 out-of-network
\$275	\$275
<p>In-network:</p> <ul style="list-style-type: none"> • Diagnostic tests and procedures: \$20 • Outpatient X-ray services: \$0 • Lab services: \$0 <p>Out-of-network:</p> <ul style="list-style-type: none"> • Diagnostic tests and procedures: 30% • Outpatient X-ray services: \$10 • Lab services: 30% 	<p>In-network:</p> <ul style="list-style-type: none"> • Diagnostic tests and procedures: \$20 • Outpatient X-ray services: \$0 • Lab services: \$0 <p>Out-of-network:</p> <ul style="list-style-type: none"> • Diagnostic tests and procedures: 40% • Outpatient X-ray services: 40% • Lab services: 40%
<ul style="list-style-type: none"> • \$100 in-network • 30% out-of-network 	<ul style="list-style-type: none"> • \$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 annual deductible across all plans			
Low Cost Insulin	Low cost insulin coverage is available to all members. Members will not pay more than \$35 for a one month's supply of insulin			
Initial Coverage Retail & Mail Order 30/31 - 100 Day Supply	You pay the following until your total out of pocket drug costs reach \$2,000			
Tier 1 - Preferred Generic	\$0 / \$0		\$2 / \$4	
Tier 2 - Generic	\$0 / \$0		\$6 / \$12	
Tier 3 - Preferred Brand	\$47 / \$94		\$42 / \$84	
Tier 4 - Non-Preferred Brand	50%	45%	50%	
Tier 5 - Specialty	33%			
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.



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 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 coverage that make Mass Advantage your top choice. These benefits, not covered by Original Medicare, are designed to keep you healthy.



PREPAID BENEFIT CARD

Mass Advantage offers a Prepaid Benefit Card with up to three allowances for services like wellness activities, homemaking, parking*, and groceries*. You can use the wellness allowance on one service or divide it among several.

Benefit	Basic (HMO)	Plus (HMO)	Premiere (PPO)	Extra (PPO)
Wellness	\$600 annual allowance for:	\$700 annual allowance for:	\$400 annual allowance for:	\$775 annual allowance for:
	<ul style="list-style-type: none"> • Fitness includes fitness centers, on-line exercise programs like Bold, and wearable devices such as Fitbits** 		<ul style="list-style-type: none"> • Mental health apps (Headspace or Calm) • Additional eyewear costs • Weight Watchers • Hearing aids** 	
Homemaking Services (Light housekeeping from plan-approved vendors)	\$500 annual allowance	\$1,000 annual allowance	N/A	
*Parking	\$50 annual allowance	\$50 annual allowance	N/A	\$50 annual allowance
*Healthy Groceries (to purchase approved healthy grocery items)	N/A			\$75 allowance per quarter
 CONTACT For more information about the Prepaid Benefit Card visit MassAdvantage.com .				

*The parking and grocery benefits are part of a special supplemental program designed for qualified 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.



OVER-THE-COUNTER ITEMS

Exclusively from NationsBenefits

All Mass Advantage members receive a quarterly allowance to purchase health and wellness items with **free delivery** right to your door. Ordering is easy! Purchases can be made by phone, online or by mail order form.

Basic (HMO)	Plus (HMO)	Premiere (PPO)	Extra (PPO)
\$125 allowance quarterly	\$135 allowance quarterly	\$125 allowance quarterly	\$145 allowance quarterly
 CONTACT		For more information about Over-the-Counter items 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.



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 Benefit Card Wellness allowance to pay for additional eyewear costs if needed (see page 6 for additional information).

Basic (HMO)	Plus (HMO)	Premiere (PPO)	Extra (PPO)
<ul style="list-style-type: none"> • \$0 copay* 		<ul style="list-style-type: none"> • \$0 copay* in-network • \$45 copay* out-of-network Routine Eye Exam, one per year 	<ul style="list-style-type: none"> • \$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


 CONTACT	<p>To find a list of EyeMed in-network providers visit MassAdvantage.com.</p>
--	---



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:

Basic (HMO)	Plus (HMO)	Premiere (PPO)	Extra (PPO)
<ul style="list-style-type: none"> • \$0 copay in-network routine hearing exam, one per year 		<ul style="list-style-type: none"> • \$0 copay in-network • \$65 copay out-of-network routine hearing exam, one per year 	
<p>6 hearing aid options available: ranging from \$600 - \$2,075 copay per hearing aid</p>			
<p>Limit 2 aids per year - 1 per ear</p>			
<ul style="list-style-type: none"> • Hearing aids must be purchased from the NationsBenefits providers. • Members can also use their Prepaid Benefit Card Wellness allowance to help pay for hearing aid costs if needed (see page 6 for additional information). 			
 <p>CONTACT</p>	<p>To find an in-network hearing provider, visit MassAdvantage.com.</p>		



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

\$1,500 annual allowance for comprehensive services	\$2,000 annual allowance for comprehensive services	\$2,000 annual allowance for comprehensive services	\$2,500 annual allowance for comprehensive services
---	---	---	---

Mass Advantage contracts with the Dominion PPO network. Your 2025 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 2025 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 dental provider, visit [MassAdvantage.com](https://www.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 authorizations.




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 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			



“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?

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.

Except under special circumstances, Medicare beneficiaries may choose or change Part C or Part D plans each fall, from October 15 through December 7.

The choices you make during the AEP take effect January 1 of the upcoming year.

INITIAL ENROLLMENT PERIOD



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

starting 3 months before and ending 3 months after the month you turn 65.

ENROLLMENT PERIOD



OTHER SPECIAL ENROLLMENT PERIODS

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 am – 8:00 pm, 7 days a week
 - ◆ April 1 – September 30, 8:00 am – 8:00 pm, 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 sales agent.



WANT MORE INFORMATION?

RSVP to attend an In-person or Virtual Seminar.



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 sales 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 Summary of Benefits and the Evidence of Coverage
for complete information.

Access to the health care providers you trust at

