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Mass Advantage Options Guide



MASS ADVANTAGE

Plan To Love Your Plan.™

You have CHOICES as a **MEDICARE BENEFICIARY**

If you have Medicare or will soon be eligible, you need to understand what it does and does not cover.

This brochure describes:

- basic options for how your Medicare benefits will be delivered
- your Medicare Advantage plan options with Mass Advantage

You can rely on Original Medicare (Parts A and B) alone to provide your coverage. However, it's important to know that **Original Medicare covers only about 80 percent of most people's medical expenses and does not include prescription drug coverage.** If you wanted prescription drug coverage, you'd have to buy a separate Medicare Part D drug plan.*

You can choose a Medicare Advantage plan (Medicare Part C)

to provide all of the benefits you are entitled to under Medicare—plus extra benefits, which often **INCLUDE** Medicare Part D prescription drug coverage. Medicare Advantage plans are provided by companies with a Medicare contract. When you have a Medicare Advantage plan, you will not need to use your Medicare card to obtain medical services.

*** IMPORTANT:** If you're new to Medicare and you do not enroll for Part D prescription coverage when you first become eligible, you may be subject to a late-enrollment penalty. The cost of the late enrollment penalty depends on how long you went without Part D or creditable prescription drug coverage. Visit [medicare.gov](https://www.medicare.gov) for more details.

Parts of **ORIGINAL MEDICARE**

Original Medicare consists of **Part A** and **Part B**.



Part A is hospital coverage.

Part A helps cover your inpatient care in hospitals, including critical access hospitals and long-term care hospitals. Most people automatically get Part A without having to pay a monthly premium.



Part B is medical coverage.

Part B helps cover medical services like doctors' services and outpatient care when they are medically necessary. Most Medicare beneficiaries pay a monthly premium for Part B coverage.

OPTIONAL PARTS OF MEDICARE

Medicare Part C and Part D are important options that can help you pay some of the out-of-pocket costs not covered by Original Medicare.



Part C is also known as Medicare Advantage.

Medicare Advantage plans (Part C) include all of your Part A and Part B coverage, as well as extra benefits. For some Medicare Advantage plans, you pay a monthly premium.



Part D is prescription drug coverage.

Part D coverage is designed to help lower your prescription drug costs. Part D coverage is available in standalone plans or may be included with a Medicare Advantage plan.

**Mass Advantage has a contract with Medicare to provide
Part C and Part D coverage in Worcester County.**

THE ADVANTAGE OF **MEDICARE ADVANTAGE**

Medicare Advantage organizations such as **Mass Advantage** have a contract with the federal government to provide all of your Medicare benefits in one simple plan.

When you enroll in **a Medicare Advantage plan**, you are still in Medicare, although you won't have to use your red, white and blue Medicare card to obtain services.

Your **Medicare Advantage** plan will provide all of your Part A (hospital) and Part B (medical) coverage and other medically necessary services.

Many **Medicare Advantage** plans include your Medicare Part D prescription drug coverage, as well as additional benefits.

Medicare Advantage plans are often an affordable option to help lower out-of-pocket costs.

THE ADVANTAGE OF **MASS ADVANTAGE**

Introducing Mass Advantage

Mass Advantage is a Medicare Advantage plan created by local people for local people. It's a plan that provides access to the largest health care system in Central Massachusetts - UMass Memorial Health.



MASS ADVANTAGE

We offer local coverage with HMO and PPO Medicare Advantage Prescription Drug plans for residents of Worcester County, Massachusetts.

- Access to more than 1,700 providers and physicians in the region
- Local hospitals
 - UMass Memorial Medical Center - (Worcester)
 - UMass Memorial Health - HealthAlliance - Clinton Hospital (Fitchburg, Clinton & Leominster)
 - UMass Memorial Health - Marlborough Hospital (Marlborough)
 - UMass Memorial Health - Harrington Hospital (Southbridge)
- Comprehensive coverage with a PPO and HMO Medicare Advantage options
- Committed to making healthcare better through innovation and by creating easier access to resources of UMass Memorial Health
- Mass Advantage is the only Medicare Advantage plan offering "Hospital at Home" care through UMass Memorial Health

PPO or HMO?

With Mass Advantage, you get the flexibility to choose a PPO or an HMO plan. With an HMO plan, you'll receive care from the Mass Advantage network locally. With the PPO plan, you can use the Mass Advantage network locally for in-network, plus you have the flexibility to use providers nationwide.

Whichever plan you choose, with a Mass Advantage plan, you'll get access to over 1,700 physicians and the resources and hospitals from UMass Memorial Health.

Other providers and physicians are available in our network.

MASS ADVANTAGE PLANS & BENEFITS

Benefit	Mass Advantage Basic (HMO) \$0 Premium	Mass Advantage Plus (HMO) \$102 Premium	Mass Advantage Premiere (PPO) \$0 Premium In-Network/Out-of-Network
Monthly Plan Premium	\$0	\$102	\$0
Annual Wellness Visit	\$0	\$0	\$0
Primary Care Physician (PCP) Visit	\$5 copay	\$10 copay	\$0/\$20 copay
Specialist Office Visit (in person or via Telehealth)	\$40 copay	\$20 copay	\$45/\$65 copay
Maximum Out of Pocket (MOOP)	\$7,550	\$3,450	\$7,550/\$11,300 combined
Inpatient Hospital, Acute Admission	\$335 copay each day for days 1 to 6 \$0 copay per day for days 7-beyond	\$200 copay each day for days 1 to 5 \$0 copay per day for days 6-beyond	\$335 copay each day for days 1 to 6 \$0 copay per day for days 7-beyond/40%
Outpatient Hospital Services	\$350 copay	\$150 copay	\$300 copay/40%
Emergency Care	\$90 copay (waived if admitted within 24 hours)	\$120 copay (waived if admitted within 24 hours)	\$90 copay (waived if admitted within 24 hours)
Urgent Care	\$45 copay	\$15 copay	\$40 copay
Ambulance	\$250 copay for each one-way Medicare-covered trip	\$200 copay for each one-way Medicare covered trip	\$250 copay for each one-way Medicare covered trip

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

MASS ADVANTAGE SUPPLEMENTAL BENEFITS

	Mass Advantage Basic (HMO)	Mass Advantage Plus (HMO)	Mass Advantage Premiere (PPO)
Dental Services	2 routine preventive dental exams and cleanings per year <ul style="list-style-type: none"> • Comprehensive dental at 50% coinsurance • Combined maximum preventive/comprehensive benefit level of \$1,000 	2 routine preventive dental exams and cleanings per year <ul style="list-style-type: none"> • Comprehensive dental at 20% coinsurance • Maximum comprehensive benefit level of \$1,000 	2 routine preventive dental exams and cleanings per year <ul style="list-style-type: none"> • Comprehensive dental at 20% coinsurance • Combined maximum preventive/comprehensive benefit level of \$2,000
Eyewear Allowance	Up to \$200 allowance annually	Up to \$200 allowance annually	Up to \$200 allowance annually
Hearing Aid Coverage	2 options available: <ul style="list-style-type: none"> • \$595 copay per hearing aid • \$895 copay per hearing aid Limit 2 per year	2 options available: <ul style="list-style-type: none"> • \$595 copay per hearing aid • \$895 copay per hearing aid Limit 2 per year	2 options available: <ul style="list-style-type: none"> • \$595 copay per hearing aid • \$895 copay per hearing aid Limit 2 per year
Health Rewards	Gym benefit offered at no additional cost to members	Gym benefit offered at no additional cost to members	Gym benefit offered at no additional cost to members
Over-the-Counter Allowance	Up to \$50 per quarter	Up to \$100 per quarter	Up to \$50 per quarter

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MASS ADVANTAGE

Plan To Love Your Plan.

MASS ADVANTAGE PRESCRIPTION DRUG BENEFITS

Coverage Limit	Mass Advantage Basic (HMO)	Mass Advantage Plus (HMO)	Mass Advantage Premiere (PPO)
Annual Prescription Drug deductible	\$250 annual deductible for Tier 3, Tier 4, & Tier 5 Part D prescription drugs only	\$225 annual deductible for Tier 3, Tier 4, & Tier 5 Part D prescription drugs only	\$320 annual deductible for Tier 3, Tier 4, & Tier 5 Part D prescription drugs only
Initial Coverage After your yearly deductible, you pay the following until your total yearly drug costs paid by both you and Mass Advantage reach \$4,430 30/60/90 days			
Tier 1 (Preferred Generic)	\$0/\$0/\$0 copay	\$0/\$0/\$0 copay	\$2/\$4/\$6 copay
Tier 2 (Generic)	\$4/\$8/\$12 copay	\$4/\$8/\$12 copay	\$6/\$12/\$18 copay
Tier 3 (Preferred Brand)	\$47/\$94/\$141 copay	\$47/\$94/\$141 copay	\$42/\$84/\$126 copay
Tier 4 (Non-Preferred Drug)	\$100/\$200/\$300 copay	\$100/\$200/\$300 copay	\$95/\$190/\$285 copay
Tier 5 (Specialty)	28% coinsurance Retail & Mail Order	29% coinsurance Retail & Mail Order	27% coinsurance Retail & Mail Order
Coverage Gap		Most Medicare drug plans have a coverage gap, also known as the "donut hole." If you and your plan spend \$4,430, you're in the Coverage Gap. Not all people reach the Coverage Gap, but if you do, you'll generally be responsible for 25% of brand name drugs and 75% of generic drugs. You're in the Coverage Gap until you and your plan spend \$7,050 for covered Part D drugs.	
Catastrophic Coverage		If you and your plan spend \$7,050 in covered Part D drugs, you would be at Catastrophic Coverage. At this point, you'll be responsible to pay 5% or \$3.95 for generic drugs, whichever is greater. For all other drugs, your responsibility is 5% or \$9.85 copay, whichever is greater.	

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

And there is
MORE...

These innovations provided through
UMass Memorial Health will have you saying...

LOVE MY SERVICE

Member Navigators

- Appointment scheduling with primary care physicians and specialists, fast.
- Your Member Navigator will be able to schedule an appointment for you with most UMass Memorial Health primary care physicians and specialists within 72 hours, sometimes less.

UMass Memorial's Hospital at Home Program

- Access to UMass Memorial Health's "Hospital at Home" program--a unique option for qualified members to receive hospital-level care within the comfort of their own homes.

Exceptional care, close to home

- Access to the latest technology, clinical advances and our region's most respected healthcare resources.

When can I enroll in a **MASS ADVANTAGE PLAN?**

ANNUAL ENROLLMENT PERIOD

Except under special circumstances, Medicare beneficiaries may choose or change Part C or Part D plans each fall, from October 15 through December 7. This is the Annual Enrollment Period (AEP). The choices you make during the AEP take effect January 1 of the upcoming year.



**Enrollment Period
BEGINS**



**Enrollment Period
ENDS**

**There are some specific exceptions
we'll cover on the next page.**

You may join a Part C or Part D plan at other times of the year, under certain circumstances, including:




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



OTHER SPECIAL ENROLLMENT PERIODS

-  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

How do I enroll in a **MASS ADVANTAGE PLAN?**

- 1** Call toll free **(844) 978-3921** to enroll over the phone
October 1 – March 31, 8 a.m. – 8 p.m. 7 days a week
April 1 – September 30, 8 a.m. – 8 p.m. Monday – Friday
- 2** Visit massadvantage.com to enroll online
- 3** Complete an enrollment form today

AFTER YOU ENROLL

- 1** Your authorized sales representative will submit your enrollment request to Mass Advantage, who will submit to the Centers for Medicare and Medicaid Services (CMS).
- 2** Within 15 days, Mass Advantage will contact you to confirm the details of your plan selection.
- 3** In about 10 days, you will receive your enrollment confirmation letter from Mass Advantage in the mail.
- 4** In a separate mailing from Mass Advantage, you will receive a welcome kit with:
 - ✓ Plan benefit information
 - ✓ Your member ID card

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April 1 – September 30, 8 a.m. – 8 p.m. Monday – Friday

Or visit massadvantage.com



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Mass Advantage is a Medicare Advantage organization with a Medicare contract offering HMO and PPO plans. Enrollment in Mass Advantage depends on contract renewal.

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