

**For SHINE Counselor Use Only**  
**For official plan details, consult the plan's Summary of Benefits**

Metrowest  2017	Blue Cross Blue Shield of Massachusetts 1 - 800 - 678 - 2265									
	Medicare HMO Blue ValueRx	Medicare HMO Blue PlusRx	Medicare PPO Blue SaverRx		Medicare PPO Blue PlusRx PPO		Medicare PPO Blue ValueRx		Medicare HMO Blue FlexRx (HMO POS)	
Plan Number	H2261-019	H2261-005	H2230-017		H2230-002		H2230-016		H2261-021	
Middlesex	\$39	\$295	\$0		\$230		\$79		\$99	
Norfolk	\$39	\$295	\$0		\$230		\$79		\$99	
Worcester	\$39	\$295	\$0		\$230		\$79		\$99	
CO-PAYS - Beneficiary Costs	In Network	In Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Health Plan Deductible	None	None	None	None	None	None	None	None	None	None
PCP	\$20	\$15	\$25	\$25	\$15	\$45	\$20	\$20	\$15	\$65
Specialist	\$40	\$35	\$45	\$45	\$35	\$45	\$40	\$40	\$35	\$65
Inpatient Hospital.	\$275/day (days 1-5) \$0/day (after day 5) per admis/ no annual OOP max	\$150/ day (days 1-5) \$0/ day(after day 5) per admis/ no annual OOP	\$350/day (days 1-5) \$0/day (after 5/days)per admis/no annual OOP maximum	\$350/day (days 1-5) \$0/day (after 5/days)per admis/no annual OOP maximum	\$150/day (days 1-5) \$0/ day (after 5 days) per admis/ no annual OOP	20%	\$250/day (days 1-5) \$0/day (after day 5) Per admission	\$250/day (days 1-5) \$0/day (after day 5) Per admission	\$200 (days 1-5) \$0/ day (after 5 days) per admis/ no annual OOP	20%
Outpatient Services/Surgery	\$250	\$150	\$300	\$300	\$150	20%	\$225	\$225	\$200	20%
Outpatient Rehab	\$20	\$15	\$40	\$40	\$15	20%	\$20	\$20	\$15	20%
Diagnostic Tests and Labs	\$30/day Labs and tests, \$20/day X-Rays \$250/day High Tech Imaging	\$10/day Labs, Diag tests, and X-Rays \$150/day High Tech Imaging	\$30/day Labs , Diag tests, X-Rays \$325/day High Tech Imaging \$60/visit Radiologic Serv	\$30/day Labs, Diag tests and X-Rays \$325/day High Tech Imaging \$60/visit Radiologic Serv	\$10/day Labs, Tests, X-Rays \$150/day High Tech Imaging	20% labs, tests and X-Rays, 40% high tech imaging	\$20/day labs, tests and X-Rays, \$250/day High Tech imaging	\$20/day labs, tests and X-Rays, \$250/day High Tech imaging	\$15/day Labs, Diag tests and X-Rays \$200/day High Tech Imaging	20% labs, tests and X-Rays 40% high tech imaging
Skilled Nursing/Per benefit Period	\$0/day (days 1-20) \$160/day (days 21-44) \$0/day (days 45-100)	\$20/day (days 1-20) \$100/day (days 21-44) \$0/day (days 45-100)	\$0/day (days 1-20) \$160/day (days 21-44) \$0/day (days 45-100)	20%	\$20/day (days 1-20) \$100/day (days 21-44) \$0/day (days 45-100)	20%	\$0/day (days 1-20) \$160/day (days 21-44) \$0/day (days 45-100)	20%	\$0/day (days 1-20) \$140/day (days 21-44) \$0/day (days 45-100)	20%
Emergency Room	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75
Ambulance	\$100/trip	\$100/trip	\$250/trip	\$250/trip	\$100/trip	\$100/trip	\$100/trip	\$100/trip	\$100/trip	\$100/trip
DME	20%	10%	20%	20%	10%	20%	20%	20%	10%	20%
Diabetic Supplies	\$0	\$0	\$0	\$0	\$0	20% Co-ins	\$0	\$0	\$0	20%
Part B Medications	15%	10%	20%	20%	10%	10%	15%	15%	10%	10%
Annual Maximum	\$4,900	\$3,400	\$6,700		\$3,400	\$5,100 combined	\$4,900		\$3,900	\$9,900
Drug Deductible	\$320 Tiers 3-5	\$200 Tiers 3-5	\$400 Tiers 3-5		\$200 Tiers 3-5		\$320 Tiers 3-5		\$260 Tiers 3-5	
Drug Co-pays Tier 1	\$4	\$2	\$6		\$2		\$4		\$2	
Tier 2	\$8	\$6	\$12		\$6		\$8		\$6	
Tier 3	\$45	\$45	\$45		\$45		\$45		\$45	
Tier 4	\$95	\$95	\$95		\$95		\$95		\$95	
Tier 5	26%	25%	25%		25%		26%		26%	
Gap Generic Coverage	No	No	No		No		No		No	
Vision (Yes/No)	Yes	Yes	No		Yes		Yes		Yes	No
Hearing (Yes/No)	Yes	Yes	No		Yes		Yes		Yes	
Dental (Yes/No)	Yes	Yes	Yes		Yes		Yes		Yes	

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Metrowest 2017	Fallon Community Health Plan 1 - 888 - 377 - 1980							
	Fallon Senior Plan Super Saver Rx HMO	Fallon Senior Plan Saver HMO	Fallon Senior Plan Saver Enhanced RX HMO	Fallon Senior Plan Standard HMO	Fallon Senior Plan Standard Enhanced RX HMO	FSP Plus Enhanced RX HMO	FSP Saver Enhanced RX HMO-POS	
Plan Number	H9001-032	H9001-029	H9001-030	H9001-001	H9001-015	H9001-031	H9001-013	
Middlesex	\$0	\$29	\$49	N/A	N/A	\$156	N/A	
Norfolk	\$0	\$29	\$49	N/A	N/A	\$156	N/A	
Worcester	\$0	\$69	NA	\$142	\$190	\$247	\$82	
CO-PAYS - Beneficiary Costs	In Network	In Network	In Network	In Network	In Network	In Network	In Network	Out of Network
Health Plan Deductible	None	None	None	None	None	None	None	
PCP	\$20	\$25	\$25	\$15	\$15	\$10	\$25	Not Covered
Specialist	\$45	\$40	\$40	\$30	\$30	\$20	\$40	\$40
Inpatient Hospital	Days 1-5 \$360/day	\$275/day days 1-5	\$275/day days 1-5	\$160/ day days 1-5	\$160/ day days 1-5	\$200/ stay/Separate \$400 out-of-pocket maximums	\$275/day for days 1-5;	\$325/day for days 1-5
Outpatient Services/Surgery	\$300	\$275	\$275	\$160	\$160	\$100	\$275	\$325
Outpatient Rehab	\$20	\$20	\$20	\$20	\$20	\$15	\$20	
Diagnostic Tests and Labs	\$0 for clinical/diagnostic lab services and radiation therapy. \$200 for each CT, PET and MRI scan and nuclear study	\$0 for clinical/diagnostic lab services and radiation therapy. \$175 for each CT, PET and MRI scan and nuclear study (\$700 OOPM)	\$0 for clinical/diagnostic lab services and radiation therapy. \$175 for each CT, PET and MRI scan and nuclear study (\$700 OOPM)	\$0 for clinical/diagnostic lab services and radiation therapy. \$150 for each CT, PET and MRI scan and nuclear study (\$600 OOPM)	\$0 for clinical/diagnostic lab services and radiation therapy. \$150 for each CT, PET and MRI scan and nuclear study (\$600 OOPM)	\$0 for clinical/diagnostic lab services and radiation therapy. \$125 for each CT, PET and MRI scan and nuclear study (\$500 OOPM)	\$0 for clinical/diagnostic lab services. \$175 for each CT, PET and MRI scan and nuclear study (\$700 OOPM)	\$0 for clinical/diagnostic lab services. 20% of the cost for each CT, PET and MRI scan, nuclear study, X-Rays and therapeutic radiology
Skilled Nursing/Per benefit Period	\$0 per day days 1-20; \$160 per day days 21-44;\$0 per days 45- 100	\$0 per day days 1-20; \$150 per day days 21-44; \$0 per days 45-100	\$0 per day days 1-20; \$150 per day days 21- 44;\$0 per days 45-100	\$0 per day days 1-20; \$100 per day days 21- 44;\$0 per days 45-100	\$0 per day days 1-20; \$100 per day days 21-44;\$0 per days 45-100	\$15 day days 1-20; \$75 per day days 21-44; \$0 per days 45-100	\$0 per day days 1-20; \$150 per day days 21-44;\$0 per days 45-100	Not Covered
Emergency Room	\$75 copay	\$75 copay	\$75 copay	\$75 copay	\$75 copay	\$75 copay	\$75 copay	
Ambulance	\$250	\$175/\$700 OOPM	\$175/\$700 OOPM	\$100/\$400 OOPM	\$100/\$400 OOPM	\$75/\$300 OOPM	\$175/\$700 OOPM	
DME	20%	20%	20%	15%	15%	10%	20%	Not Covered
Diabetic Supplies	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Part B Medications	20%	20%	20%	15%	15%	10%	20%	
Annual Maximum	6700	\$6,700	\$6,700	\$6,700	\$6,700	\$3,400	\$5,000	
Drug Deductible	\$400	N/A	\$300 Tiers 3-5	N/A	\$200 Tiers 3-5		\$300 Tiers 3-5	
Drug Co-pays Tier 1	Pref \$2/Non-Pref \$7	N/A	Pref \$1/Non-Pref \$6	N/A	Pref \$1/Non-Pref \$6	Pref \$1/Non-Pref \$6	Pref \$1/Non-Pref \$6	
Tier 2	Pref \$7/Non-Pref \$12	N/A	Pref \$6/Non-Pref \$11	N/A	Pref \$6/Non-Pref \$11	Pref \$6/Non-Pref \$11	Pref \$6/Non-Pref \$11	
Tier 3	Pref \$42/Non-Pref \$47	N/A	Pref \$32/Non-Pref \$37	N/A	Pref \$32/Non-Pref \$37	Pref \$32/Non-Pref \$37	Pref \$32/Non-Pref \$37	
Tier 4	Pref \$95/Non-Pref \$100	N/A	Pref \$86/Non-Pref \$91	N/A	Pref \$86/Non-Pref \$91	Pref \$86/Non-Pref \$91	Pref \$86/Non-Pref \$91	
Tier 5	25%	N/A	27%	N/A	29%	33%	27%	
Gap Generic Coverage	No	N/A	No	N/A	No	No	No	
Vision (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Hearing (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Dental (Yes/No)	No	Yes	Yes	Yes	Yes	Yes	Yes	

**FALLON Preferred Pharmacies Include:**  
CVS; Target; Wal-Mart; Big Y; Shaws;  
Stop & Shop; some independent/small  
chain pharmacies

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Metrowest 2017	Harvard Pilgrim Health Care 1-877-906-4742		
	Stride HMO Value RX		Stride HMO Value Rx Plus
Plan Number	H1660-009	H1660-012	H1660-001
<b>Middlesex</b>	\$57	N/A	\$148
<b>Norfolk</b>	\$57	N/A	\$148
<b>Worcester</b>	N/A	\$57	\$148
<b>CO-PAYS - Beneficiary Costs</b>	In Network		In Network
<b>Health Plan Deductible</b>	None		None
<b>PCP</b>	\$20		\$10
<b>Specialist</b>	\$40		\$30
<b>Inpatient Hospital</b>	\$275/Day (Days 1-5) (no limit)		\$150/Day (Days 1-5) (\$750 annual limit)
<b>Outpatient Services/Surgery</b>	\$200		\$100
<b>Outpatient Rehab</b>	\$20		\$15
<b>Diagnostic Tests and Labs</b>	\$20 lab, tests and X-Rays , \$150 imaging		\$0 lab, tests and X-Rays, \$60 imaging
<b>Skilled Nursing/Per benefit Period</b>	\$20/Day (Days 1-20) \$100/Day (Days 21-100)		\$0/Day (Days 1-20) \$100/Day (Days 21-44)
<b>Emergency Room</b>	\$75		\$75
<b>Ambulance</b>	\$100		\$100
<b>DME</b>	20%		20%
<b>Diabetic Supplies</b>	\$0		\$0
<b>Part B Medications</b>	20%		10%
<b>Annual Maximum</b>	\$3,400		\$3,400
<b>Drug Deductible</b>	\$320 Tiers 3 - 5		None
<b>Drug Co-pays Tier 1</b>	30d \$0, 90d mail\$0		30d \$0, 90d mail\$0
<b>Tier 2</b>	30d \$10 ,90d mail\$20		30d \$10, 90d mail \$20
<b>Tier 3</b>	30d \$47, 90d mail\$94		30d \$47, 90d mail\$94
<b>Tier 4</b>	30d \$100, 90d mail/\$250		30d \$100, 90d mail/\$250
<b>Tier 5</b>	26%		33%
<b>Gap Generic Coverage</b>	No		Tier 1 \$0/\$0
<b>Vision (Yes/No)</b>	Yes		Yes
<b>Hearing (Yes/no)</b>	Yes		Yes
<b>Dental (Yes/No)</b>	Yes		Yes





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Metrowest 2017	UnitedHealthCare 1 - 800 - 547 - 5514							
	AARP Medicare Complete Plan 1 HMO		AARP Medicare Complete Plan 2 HMO		AARP Medicare Complete Plan 3 HMO		AARP Medicare Complete Choice REGIONAL PPO	
Plan Number	H1944-001	H1944-005	H-1944-004	H-1944-006	H-1944-021	H-1944-022	R7444-001	
Middlesex	\$0	N/A	\$42	N/A	\$76	N/A	\$47	
Norfolk	N/A	N/A	N/A	N/A	N/A	N/A	\$47	
Worcester	N/A	\$0	N/A	\$42	N/A	\$76	\$47	
CO-PAYS - Beneficiary Costs	In Network		In Network		In Network		In Network	Out of Network
Health Plan Deductible	None		None		None		None	
PCP	\$15		\$5	\$10	\$5		\$20	30%
Specialist	\$40	\$45	\$30	\$25	\$20		\$45	\$50
Inpatient Hospital.	\$395/day (days 1-4) \$0/day(days 5-unlimited)	\$335/day (days 1-5) \$0/day(days 6-unlimited)	\$295/day (days 1-6) \$0/day(days 7-unlimited)		\$275/day (days 1-5) \$0/day(days 6-unlimited)		\$395/day (days 1-4) \$0/day(days 5-unlimited)	30%
Outpatient Services/Surgery	20%		\$275 co-pay		\$250 co-pay		20%	30%
Outpatient Rehab	\$40		\$30		\$20		\$40	\$50
Diagnostic Tests and Labs	\$10 labs, \$9 X-Rays 20% tests and imaging		\$10 labs, \$14 X-Rays 20% tests and imaging		\$10 labs, \$14 X-Rays 20% tests and imaging		\$10 labs, \$14 X-Rays 20% tests and imaging	\$10 labs 30% X-Rays, tests and imaging
Skilled Nursing/Per benefit Period	\$0/day (Days 1-20) \$160/day (Days 21-62) \$0/day (Days 63-100)		\$0/day (Days 1-20) \$160/day (Days 21-45) \$0/day (Days 46-100)		\$0/day (Days 1-20) \$160/day (Days 21-42) \$0/day (Days 43-100)		\$0/day (Days 1-20) \$100/day (Days 21-55) \$0/day (Days 56-100)	30% up to 100 days
Emergency Room	\$75		\$75		\$75		\$75	\$75
Ambulance	\$225		\$225		\$225		\$250	\$250
DME	20%		20%		20%		20%	50%
Diabetic Supplies	\$0		\$0		\$0		\$0	30%
Part B Medications	20%		20%		20%		20%	30%
Annual Maximum	\$6,700		\$3,900		\$3,400		\$5,500	\$10,000 combined
Drug Deductible	None		None		None		\$280 Tiers 3-5	
Drug Co-pays Tier 1	\$3	\$3	\$2	\$3	\$2		\$2	
Tier 2	\$11	\$9	\$8	\$11	\$8		\$12	
Tier 3	\$45	\$45	\$45	\$45	\$45		\$47	
Tier 4	\$95	\$95	\$95	\$95	\$95		\$100	
Tier 5	28%	28%	29%	29%	33%		27%	
Gap Generic Coverage	No		No		No		No	
Vision (Yes/No)	Yes		Yes		Yes		Yes	
Hearing (Yes/no)	Yes		Yes		Yes		Yes	
Dental (Yes/No)	No		No		No		No	