Central & Western Massachusetts 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**		**Medicare PPO Blue ValueRx**		**Medicare HMO Blue FlexRx (HMO POS)**	
Plan Number	H2261-019	H2261-005	H2230-017		H2230-002		H2230-016		H2261-021	
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		$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% Co-ins	$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% Co-ins
Outpatient Services/Surgery	Ambulatory $250/visit	Ambulatory: $150/visit	$300/visit	$300/visit	Ambulatory:- $150/visit	20% Co-ins	$225/visit	$225/visit	Ambulatory:- $200/visit	20% Co-ins
Outpatient Rehab	$20/ visit	$15/visit	$40/visit	$40/visit	$15/visit	20% Co-ins	$20/visit	$20/visit	$15/visit	20% Co-ins
Diagnostic Tests and Labs	$30/day Labs and tests, $20/day X-Rays $250/day High Tech Imaging	$10/day Labs& Diag tests, $10/day X-Rays $150/day High Tech Imaging	$30/day Labs & Diag tests $30/day X-Rays $325/day High Tech Imaging $60/visit Radiologic Serv	$30/day Labs & Diag tests $30/day X-Rays $325/day High Tech Imaging $60/visit Radiologic Serv	$10/day Labs $10 Tests, X-Rays $150/day High Tech Imaging	20% Co-ins tests and labs, 40% high tech imaging	$20/day labs $20 /day tests and xrays, $250/day High Tech imaging	$20/day labs $20 /day tests and xrays, $250/day High Tech imaging	$15/day Labs & Diag tests $15/day X-Rays $200/day High Tech Imaging	20% Co-ins tests and labs, 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% Co-ins	$20/day (days 1-20) $100/day (days 21-44) $0/day (days 45-100)	20% Co-ins	$0/day (days 1-20) $160/day (days 21-44) $0/day (days 45-100)	20% Co-ins	$0/day (days 1-20) $140/day (days 21-44) $0/day (days 45-100)	20% Co-ins
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% Co-ins	20%	20%	10%	20% Co-ins
Diabetic Supplies	$0	$0	$0	$0	$0	20% Co-ins	$0	$0	$0	20% Co-ins
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 in network	$9,900 out of network
Drug Deductible	$320 on Tiers 3-5	$200 on Tiers 3-5	$400 on tiers 3-5		$200 on tiers 3-5		$320 on tiers 3-5		$260 on 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	Yes
Dental (Yes/No)	Yes	Yes	Yes		Yes		Yes		Yes	Yes

For SHINE Counselor Use Only
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Central & Western Massachusetts 2017	***Fallon Community Health Plan 1-888-377-1980***						
	FSP Super Saver Rx HMO	**FSP Saver HMO**	**FSP Standard HMO**	**FSP Enhanced RX HMO**	**FSP Plus Enhanced RX HMO**	**FSP Saver Enhanced RX HMO-POS**	
Plan Number	H9001-032	H9001-029	H9001-001	H9001-015	H9001-031	H9001-013	
Worcester	$0	$69	$142	$190	$247	$82	
CO-PAYS - Beneficiary Costs	**In Network**	**In Network**	**In Network**	**In Network**	**In Network**	**In Network**	**Out of Network**
Health Plan Deductible	None	None	None	None	None	None	
PCP	$20	$25	$15	$15	$10	$25	Not Covered
Specialist	$45	$40	$30	$30	$20	$40	$40
Inpatient Hospital	Days 1-5 $360/day	$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 days 1-5	$325/day days 1-5
Outpatient Services/Surgery	Ambulatory: $300 Hospital: $300	Ambulatory: $275 Hospital: $275	Ambulatory: $160 Hospital: $160	Ambulatory: $160 Hospital: $160	Ambulatory: $100 Hospital: $100	$275	$325
Outpatient Rehab	Occupational, Physical and Speech/language therapy visit $20	Occupational, Physical and Speech/language therapy visit $20	Occupational, Physical and Speech/language therapy visit $20	Occupational, Physical and Speech/language therapy visit $20	Occupational, Physical and Speech/language therapy visit $15	Occupational, Physical and Speech/language therapy visit $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. $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 cor 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; $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	
Emergency Room	$75 copay	$75 copay	$75 copay	$75 copay	$75 copay	$75 copay	
Ambulance	$250	$175/$700 OOPM	$100/$400 OOPM	$100/$400 OOPM	$75/$300 OOPM	$75/$700 OOPM	
DME	20%	20%	15%	15%	10%	20%	
Diabetic Supplies	$0	$0	$0	$0	$0	$0	
Part B Medications	20%	20%	15%	15%	10%	20%	
Annual Maximum	$6,700	$6,700	$6,700	$6,700	$3,400	$5,000	
Drug Deductible	$400	N/A	NA	$200 Tiers 3-5	NA	$300 Tiers 3-5	
Drug Co-pays Tier 1	Pref $2/Non Pref $7	NA	NA	Pref $1/Non-Pref $6	Pref $1/Non-Pref $6	Pref $1/Non-Pref $6	
Tier 2	Pref $7/Non-Pref $12	NA	NA	Pref $6/Non-Pref $11	Pref $6/Non-Pref $11	Pref $6/Non-Pref $11	
Tier 3	Pref $42/Non-Pref $47	NA	NA	Pref $32/Non-Pref $37	Pref $32/Non-Pref $37	Pref $32/Non-Pref $37	
Tier 4	Pref $95/Non-Pref $100	NA	NA	Pref $86/Non-Pref $91	Pref $86/Non-Pref $91	Pref $86/Non-Pref $91	
Tier 5	25%	NA	NA	29%	33%	27%	
Gap Generic Coverage	No	No	No	No	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

1) CVS; 2) Target; 3) Wal-Mart; 4) Big Y; 5) Shaws; 6) Stop & Shop; 7)Leader Drug stores (approximately 35 independent pharmacies across Massachusetts)

Updated 12/16/2016

Central & Western Massachusetts 2017	*Tufts Health Plan Medicare Preferred HMO 1-866-974-0118*						
	TMP Saver Rx HMO	**TMP Basic No Rx HMO (Worc)**	**TMP Basic Rx HMO (Worc)**	**TMP Value HMO (Worc)**	**TMP Value Rx HMO (Worc)**	**TMP Prime No Rx HMO (Worc)**	**TMP Prime Rx HMO (Worc)**
Plan Number	H2256-028	H2256-041	H2256-036	H2256-040	H2256-034	H2256-039	H2256-033
Worcester	$0	$33	$61	$109	$140	$148	$179
CO-PAYS - Beneficiary Costs	**In Network**	**In Network**	**In Network**	**In Network**	**In Network**	**In Network**	**In Network**
Health Plan Deductible	None	None	None	None	None	None	None
PCP	$20	$10	$10	$10	$10	$10	$10
Specialist	$40	$30	$30	$20	$20	$15	$15
Inpatient Hospital	days 1-5: $350/day	days 1–5: $275/day	days 1–5: $275/day	days 1–5: $200/day	days 1–5: $200/day	$300 copay per vist up to $900 per year	$300 copay per vist up to $900 per year
Outpatient Services/Surgery	Ambulatory: $350 Hospital: $350	Ambulatory: $250 Hospital: $250	Ambulatory: $250 Hospital: $250	Ambulatory: $150 Hospital: $150	Ambulatory: $150 Hospital: $150	Ambulatory: $75 Hospital: $75	Ambulatory: $75 Hospital: $75
Outpatient Rehab	$40/visit	$30/visit	$30/visit	$20/visit	$20/visit	$15/visit	$15/visit
Diagnostic Tests and Labs	$10: Labs,Tests, & X-Rays $0: Therapeutic Radiology $300/day: Diagnostic Radiology	$10: Labs,Tests, & X-Rays $0: Therapeutic Radiology $250/day: Diagnostic Radiology	$10: Labs,Tests, & X-Rays $0: Therapeutic Radiology $250/day: Diagnostic Radiology	$5: Labs,Tests, & X-Rays $0: Therapeutic Radiology $100/day: Diagnostic Radiology	$5: Labs,Tests, & X-Rays $0: Therapeutic Radiology $100/day: Diagnostic Radiology	$0: Labs,Tests, Therapeutic Radiology & X-Rays 20% up to $75/day: Diagnostic Radiology	$0: Labs,Tests, Therapeutic Radiology & X-Rays 20% up to $75/day: Diagnostic Radiology
Skilled Nursing/Per benefit Period	days 1–20 $0/day days 21–44 $160/day days 45–100 $0	days 1–20 $20/day days 21–44 $140/day days 45–100 $0	days 1–20 $20/day days 21–44 $140/day days 45–100 $0	days 1–20 $20/day days 21–44 $100/day days 45–100 $0	days 1–20 $20/day days 21–44 $100/day days 45–100 $0	days 1–20 $20/day days 21–44 $60/day days 45–100 $0	days 1–20 $20/day days 21–44 $60/day days 45–100 $0
Emergency Room	$75	$75	$75	$75	$75	$75	$75
Ambulance	$300	$250	$275	$200	$225	$100	$110
DME	20%	20%	20%	10%	10%	10%	10%
Diabetic Supplies	$0	$0	$0	$0	$0	$0	$0
Part B Medications	$0	$0	$0	$0	$0	$0	$0
Annual Maximum	$3,900	$3,400	$3,400	$3,400	$3,400	$3,400	$3,400
Drug Deductible	$350 (Tier 3, Tier 4, Tier 5)	N/A	$300 (Tier 3, Tier 4, Tier 5)	N/A	$250 (Tier 3, Tier 4, Tier 5)	N/A	None
Drug Co-pays Tier 1	$6		$4		$4		$4
Tier 2	$12		$6		$6		$6
Tier 3	$47		$47		$47		$47
Tier 4	$100		$85		$85		$85
Tier 5	26%		27%		28%		33%
Gap Generic Coverage	No		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)	Optional	Optional	Optional	Optional	Optional	Optional	Optional

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Central & Western Massachusetts 2017	*Harvard Pilgrim Health Care 1-877-906-4742*	
	Stride HMO Value RX	**Stride HMO Value Rx Plus**
Plan Number	H1660-009	H1660-001
Worcester	$57	$148
CO-PAYS - Beneficiary Costs	**In Network**	**In Network**
Health Plan Deductible	$0	$0
PCP	$20	$10
Specialist	$40	$30
Inpatient Hospital	D1-D5:$275 p/day (no limit)	D1-D5:$150 p/day ($750 annual limit)
Outpatient Services/Surgery	$200	$100
Outpatient Rehab		
Diagnostic Tests and Labs	$20 lab/xray, $150 imaging	$0 lab/xray, $60 imaging
Skilled Nursing/Per benefit Period	D1-20: $20 p/day, D21-100:$100 p/day	D1-20: $0 p/day, D21-44:$100 p/day
Emergency Room	$75	$75
	$40	$30
Ambulance	$100	$100
DME	20% co-insurance	20% co-insurance
Diabetic Supplies	$0	$0
Part B Medications	20%	10%
Annual Maximum	$3,400	$3,400
Drug Deductible	$320 tier 3,4, and 5	$0
Drug Co-pays Tier 1	30d $0, 90d mail$0	30d $0, 90d mail$0
Tier 2	30d$10 ,90d mail$20	30d$10, 90d mail $20
Tier 3	30d$47, 90d mail$94	30d$47, 90d mail$94
Tier 4	30d$100, 90d mail/$250	30d$100, 90d mail/$250
Tier 5	26%	33%
Gap Generic Coverage	Not covered	tier 1 $0/$0
Vision (Yes/No)	Yes	Yes
Hearing (Yes/no)	Yes	Yes
Dental (Yes/No)	Yes	Yes

Central & Western Massachusetts 2017	*UnitedHealthCare 1-800-547-5514*				
	AARP MedicareComplete Plan 1	**AARP MedicareComplete Plan 2**	**AARP MedicareComplete Plan 3**	**AARP MedicareComplete Choice REGIONAL PPO**	
Plan Number	H1944-005	H1944-006	H-1944-022	R7444-001	
Worcester	$0	$42	$76	$47	
CO-PAYS - Beneficiary Costs	**In Network**	**In Network**	**In Network**	**In Network**	**Out of Network**
Health Plan Deductible	$0	$0	$0	$0	$0
PCP	$15	$10	$5	$20	30%
Specialist	$45	$25	$20	$45	$50
Inpatient Hospital	$335 co-pay per day for days 1-5/$0 co-pay for days 6-unlimited	$295 co-pay per day for days 1-6/$0 co-pay for days 7-unlimited	$275 co-pay per day for days 1-5/$0 co-pay for days 6-unlimited	$395 co-pay per day for days 1-4/$0 co-pay for days 5-unlimited	30%
Outpatient Services/Surgery	20% co-insurance	$275 co-pay	$250 co-pay	20% co-insurance	30% co-insurance
Outpatient Rehab	$40	$30	$20	$40	$50
Diagnostic Tests and Labs	Diagnostics tests 20% of the cost/Labs $10 co-pay/x-rays $14 co-pay	Diagnostics tests 20% of the cost/Labs $10 co-pay/x-rays $14 co-pay	Diagnostics tests 20% of the cost/Labs $10 co-pay/x-rays $14 co-pay	20% of the cost	30% of the cost
Skilled Nursing/Per benefit Period	$0 for days 1-20/$160 for days 21-62	$0 for days 1-20/$160 for days 21-45	$0 for days 1-20/$160 for days 21-42	20%	30%
Emergency Room	$75	$75	$75	$75	75%
Ambulance	$250	$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
Drug Deductible	None	None	None	None	$0 for Tier 1 and Tier 2; $280 for Tier 3, Tier 4 and Tier 5
Drug Co-pays Tier 1	$3	$2	$2	$2	$2
Tier 2	$9	$8	$8	$12	$12
Tier 3	$45	$45	$45	$47	$47
Tier 4	$95	$95	$95	$100	$100
Tier 5	28%	29%	33%	27%	27%
Gap Generic Coverage					
Vision (Yes/No)	Yes	Yes	Yes	Yes	Yes
Hearing (Yes/no)	Yes	Yes	Yes	Yes	Yes
Dental (Yes/No)	No	No	No	No	No