**WHO CAN JOIN?**

To join Medicare HMO plans, you must be eligible for Medicare Part A, be enrolled in Medicare Part B, and live in our service area. You must continue to pay your Medicare Part B premium.

Our service area includes the following counties in Massachusetts: Bristol, Essex, Hampshire, Middlesex, Norfolk, Plymouth.

**WHICH DOCTORS, HOSPITALS, AND PHARMACIES CAN I USE?**

Our Medicare HMO plans offer access to the doctors, hospitals, pharmacies, and other providers in our HMO network.

With Medicare HMO plans, you must receive your care from a network provider. In most cases, care you receive from an out-of-network provider (a provider who is not part of our plan’s network) will not be covered. With Medicare HMO (HMO-POS), you can use providers that are not in our network for certain services.

As a member of our Medicare HMO plans, you must choose a network Primary Care Provider (PCP). Your PCP will provide most of your care and will coordinate or help you arrange the rest of the covered services you get as a member of our plan. In most situations, your network PCP must give you approval in advance before you can use other providers in the plan’s network, such as specialists, hospitals, skilled nursing facilities, or home health care agencies. This is called giving you a “referral.” Referrals from your PCP are not required for emergency care or urgently needed services.

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

You can view our plan’s provider directory and pharmacy directory at our website.

Or, call us and we will send you a copy of the provider and pharmacy directories. The pharmacy network, and/or provider network may change at any time.

You’ll receive notice when necessary.

**WHAT DO WE COVER?**

We cover everything that Original Medicare covers—and more.

* Our plan members get all of the benefits covered by Original Medicare. For some of these benefits, you may pay more in our plan than you would in Original Medicare. For others, you may pay less.
* Our plan members also get more than what is covered by Original Medicare. Some of the extra benefits are outlined in this booklet.
* Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.