



# **2022 Summary of Benefits**

**Hawaii**

**Wellcare 'Ohana Plus (HMO)**

**H2491 | 013**

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**We know how important it is to have a health plan you can count on.**

This is a summary of drug and health services covered by Wellcare 'Ohana Plus (HMO) from January 1, 2022 to December 31, 2022.

This booklet will provide you with a summary of what we cover and the cost-sharing responsibilities. It does not list every service, limitation, or exclusion. A complete list of services can be found in the plan's Evidence of Coverage (EOC). You can find the Evidence of Coverage on our website at [www.wellcare.com/ohana](http://www.wellcare.com/ohana). Or, you may call us to ask for a copy at the phone number listed on the back cover.

**Who can join?**

To enroll in one of our plans, you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area. Members must continue to pay their Medicare Part B premium if not otherwise paid for under Medicaid or by another third party.

Our service area includes these counties in Hawaii: Hawaii, Honolulu, Kauai, and Maui.

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at [www.medicare.gov](http://www.medicare.gov) or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

**Health Maintenance Organizations (HMOs)** are health care plans offered by an insurance provider with a network of contracted healthcare providers and facilities. HMOs generally require members to select a primary care provider (PCP) to coordinate care and if you need a specialist, the PCP will choose one who is also in our network.

Our plans give you access to our network of highly skilled medical providers in your area. You can look forward to choosing a primary care provider (PCP) to work with you and coordinate your care. You can ask for a current provider and pharmacy directory or, for an up-to-date list of network providers, visit [www.wellcare.com/ohana](http://www.wellcare.com/ohana). (Please note that, except for emergency care, urgently needed care when you are out of the network, out-of-area dialysis services, and cases in which our plan authorizes use of out-of-network providers, if you obtain medical care from out-of-plan providers, neither Medicare nor our plan will be responsible for the costs.)

Our plans also include prescription drug coverage and access to our large network of pharmacies. Our plans use a formulary. Our drug plans are designed specifically for Medicare beneficiaries and include a comprehensive selection of affordable generic and brand name drugs.

Which doctors, hospitals and pharmacies can I use? Wellcare 'Ohana Plus (HMO) has a network of doctors, hospitals, pharmacies, and other providers. You can save money by using our preferred mail-order pharmacy and by using providers in the plan's network. With some plans if you use providers that are not in our network, your share of the costs for covered services may be higher.

You can see our plan's provider and pharmacy directory and for plans with prescription drug coverage, our complete plan Formulary (list of Part D prescription drugs) on our website at [www.wellcare.com/ohana](http://www.wellcare.com/ohana).

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For more information, please call us at 1-844-917-0175 (TTY users should call 711). Hours are Between October 1 and March 31, representatives are available Monday-Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday-Friday, 8 a.m. to 8 p.m. Visit us at [www.wellcare.com/ohana](http://www.wellcare.com/ohana).

We must provide information in a way that works for you (in languages other than English, in audio, in braille, in large print, or other alternate formats, etc.). Please call member services if you need plan information in another format.

**Benefits**

	<b>Wellcare 'Ohana Plus (HMO) H2491, Plan 013</b>
<b>Service Area</b>	Our service area includes these counties in Hawaii: Hawaii, Honolulu, Kauai, and Maui.
<b>Monthly plan premium</b> You must continue to pay your Medicare Part B premium.	\$17.80
<b>Deductible</b>	The Part B deductible was \$203. This is the 2021 cost sharing amount and may change in 2022. Wellcare 'Ohana Plus (HMO) will provide updated rates as soon as they are released.
<b>Maximum out-of-Pocket Responsibility</b> (does not include prescription drugs)	\$3,400 annually This is the most you will pay in copays and coinsurance for Part A and B services for the year.
<b>Inpatient Hospital coverage</b>	For each admission, you pay: <ul style="list-style-type: none"> <li>• \$1,150 copay per stay for days 1 through 90</li> </ul> *
<b>Outpatient Hospital coverage</b> Outpatient hospital services	20% coinsurance for surgical and non-surgical services *
Outpatient hospital observation services	\$120 copay for outpatient observation services when you enter observation status through an emergency room. 20% coinsurance for outpatient observation services when you enter observation status through an outpatient facility. *
<b>Ambulatory surgical center (ASC)</b>	20% coinsurance *
<b>Doctor Visits</b> Primary Care Providers	20% coinsurance

*Services with an asterisk (\*) may require prior authorization.  
Services with a square (▪) means a referral may be required.*

**Benefits**

	<b>Wellcare 'Ohana Plus (HMO) H2491, Plan 013</b>
Specialists	20% coinsurance *
<b>Preventive Care</b> (e.g., Annual Wellness visit, Bone mass measurement, Breast cancer screening (mammogram), Cardiovascular screenings, Cervical and vaginal cancer screening, Colorectal cancer screenings, Diabetes screenings, Hepatitis B Virus Screening, Prostate cancer screenings (PSA), Vaccines (including Flu shots, Hepatitis B shots, Pneumococcal shots))	\$0 copay
<b>Emergency care</b>	\$120 copay Copay is waived if you are admitted to a hospital within 24 hours.
Worldwide emergency coverage	\$120 copay Worldwide Emergency and worldwide urgently needed services are subject to a \$50,000 maximum plan coverage. There is no worldwide coverage for care outside of the emergency room or emergency hospital admission. The copay is not waived if admitted to the hospital for Worldwide Emergency Services.
<b>Urgently needed services</b>	\$65 copay Copay is waived if you are admitted to a hospital within 24 hours.
Worldwide urgent care coverage	\$120 copay Worldwide Emergency and worldwide urgently needed services are subject to a \$50,000 maximum plan coverage. The copay is not waived if admitted to the hospital for Worldwide Urgently Needed Services.

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**Benefits**

	<b>Wellcare 'Ohana Plus (HMO) H2491, Plan 013</b>
<b>Diagnostic Services/Labs/Imaging</b>	COVID-19 testing and specified testing-related services at any location are \$0.
Lab services	\$0 copay *
Diagnostic tests and procedures	\$0 copay for each Medicare-covered spirometry test for members with a diagnosis of COPD. \$0 copay for the removal of abnormal tissue and/or polyps during a colonoscopy performed as a preventive screening for colorectal cancer. 20% coinsurance for all other Medicare-covered diagnostic procedures and tests. *
Outpatient X-rays	20% coinsurance *
Diagnostic radiology services (e.g. MRI, CAT Scan)	\$0 copay for a DEXA scan. \$0 copay for a diagnostic mammogram. 20% coinsurance for all other diagnostic radiology services. *
Therapeutic Radiology	20% coinsurance *
<b>Hearing services</b>	
Hearing Exam Medicare Covered	20% coinsurance *
Additional Hearing Information	<b>What you should know</b> Medicare covers diagnostic hearing and balance exams if your doctor or other health care provider orders these tests to see if you need medical treatment.

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**Benefits**

<b>Wellcare 'Ohana Plus (HMO) H2491, Plan 013</b>	
<b>Dental services</b>	
Preventive services	\$0 copay *  Cleanings 2 every year Dental x-rays 1 every 12 to 36 months Oral exams 2 every year
Fluoride Treatment	\$0 copay *  1 every year
Comprehensive services	
Medicare Covered	20% coinsurance for each Medicare-covered service. *
Diagnostic Services	\$0 copay *  1 diagnostic service(s) every year
Restorative Services	\$0 copay *  1 restorative service(s) every 12 to 84 months
Endodontics/ Periodontics/ Extractions	\$0 copay *  1 endodontic service(s) per tooth 1 periodontic service(s) every 6 to 36 months 1 extraction(s) per tooth

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**Benefits**

<b>Wellcare 'Ohana Plus (HMO) H2491, Plan 013</b>	
Non-routine services	\$0 copay *  1 non-routine service(s) every day to 24 months
Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services	\$0 copay *  1 Prosthodontic procedure every 12 to 84 months 1 Oral Maxillofacial procedure every 12 to 60 months or per lifetime
Additional Dental Information	<b>What you should know:</b> This plan includes coverage of preventive and comprehensive services up to \$2,000.
<b>Vision Services</b> Eye Exam Medicare Covered	\$0 copay (Medicare-covered diabetic retinopathy screening) 20% coinsurance (all other Medicare-covered eye exams) *
Glaucoma screening	\$0 copay for each Medicare-covered service.
Eyewear Medicare Covered	\$0 copay *
<b>Mental Health Services</b>	
Inpatient visit	For each admission, you pay: • \$1,763 copay per stay for days 1 through 90 *
Outpatient individual therapy visit	20% coinsurance *
Outpatient group therapy visit	20% coinsurance *

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**Benefits**

	<b>Wellcare 'Ohana Plus (HMO) H2491, Plan 013</b>
<b>Skilled nursing facility (SNF)</b>	For each benefit period, you pay: <ul style="list-style-type: none"> <li>• \$0 copay per day for days 1 through 20</li> <li>• \$178 copay per day for days 21 through 100</li> </ul> *
<b>Therapy and Rehabilitation Services</b>	
Physical Therapy	20% coinsurance *
Outpatient rehabilitation services provided by an occupational therapist	20% coinsurance *
Pulmonary rehabilitation services	20% coinsurance *
<b>Ambulance</b>	
Ground Ambulance	20% coinsurance *
Air Ambulance	20% coinsurance *
<b>Transportation Services</b>	<u>Not covered</u>
<b>Medicare Part B Drugs</b>	
Chemotherapy drugs	20% coinsurance *
Other Part B drugs	20% coinsurance *

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<b>Prescription Drug Coverage</b>	<b>Wellcare 'Ohana Plus (HMO) H2491, Plan 013</b>
<b>Stage 1: Annual Prescription Deductible</b>	
<b>Deductible</b>	\$480 for Tier 2 (Generic Drugs), Tier 3 (Preferred Brand Drugs), Tier 4 (Non-Preferred Drugs), and Tier 5 (Specialty Tier) Part D prescription drugs. For all other covered drugs, you will not have to pay any deductible and will start receiving coverage immediately.
<b>Stage 2: Initial Coverage (after you pay your deductible, if applicable)</b>	
You pay the following until your total yearly drug costs reach \$4,230. Total yearly drug costs are the total drug costs paid by both you and our plan. Once you reach this amount, you will enter the Coverage Gap.	
<b>Standard Retail cost-sharing (30-day/90-day supply)</b>	
	<b>Standard</b>
<b>Tier 1</b> (Preferred Generic Drugs - includes preferred generic drugs and may include some brand drugs.)	\$0 / \$0 copay
<b>Tier 2</b> (Generic Drugs - includes generic drugs and may include some brand drugs.)	\$20 / \$60 copay
<b>Tier 3</b> (Preferred Brand Drugs - includes preferred brand drugs and may include some generic drugs.)	\$47 / \$141 copay
<b>Tier 4</b> (Non-Preferred Drugs - includes non-preferred brand and non-preferred generic drugs.)	50% / 50% coinsurance

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<b>Prescription Drug Coverage</b>	<b>Wellcare 'Ohana Plus (HMO) H2491, Plan 013</b>
	<b>Standard</b>
<b>Tier 5</b> (Specialty Tier - includes high cost brand and generic drugs. Drugs in this tier are not eligible for exceptions for payment at a lower tier.)	25% coinsurance / Not Available
<b>Tier 6</b> (Select Care Drugs - includes some generic and brand drugs commonly used to treat specific chronic conditions or to prevent disease (vaccines).)	\$0 / \$0 copay

Prescription Drug Coverage	Wellcare 'Ohana Plus (HMO) H2491, Plan 013	
Stage 2: Initial Coverage (after you pay your deductible, if applicable) (Continued)		
Mail-order cost-sharing (30-day/90-day supply)		
	Preferred	Standard
<b>Tier 1</b> (Preferred Generic Drugs - includes preferred generic drugs and may include some brand drugs.)	\$0 / \$0 copay	\$0 / \$0 copay
<b>Tier 2</b> (Generic Drugs - includes generic drugs and may include some brand drugs.)	\$20 / \$0 copay	\$20 / \$60 copay
<b>Tier 3</b> (Preferred Brand Drugs - includes preferred brand drugs and may include some generic drugs.)	\$47 / \$94 copay	\$47 / \$141 copay
<b>Tier 4</b> (Non-Preferred Drugs - includes non-preferred brand and non-preferred generic drugs.)	50% / 50% coinsurance	50% / 50% coinsurance
<b>Tier 5</b> (Specialty Tier - includes high cost brand and generic drugs. Drugs in this tier are not eligible for exceptions for payment at a lower tier.)	25% coinsurance / Not Available	25% coinsurance / Not Available

Prescription Drug Coverage	Wellcare 'Ohana Plus (HMO) H2491, Plan 013	
	Preferred	Standard
<b>Tier 6</b> (Select Care Drugs - includes some generic and brand drugs commonly used to treat specific chronic conditions or to prevent disease (vaccines).)	\$0 / \$0 copay	\$0 / \$0 copay
<b>Stage 3: Coverage Gap</b>		
	After your total drug costs (including what our plan has paid and what you have paid) reach \$4,230, you will pay no more than 25% coinsurance for generic drugs or 25% coinsurance for brand name drugs, for any drug tier during the coverage gap.	
<b>Stage 4: Catastrophic Coverage</b>		
	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,050, you pay the greater of: <ul style="list-style-type: none"> <li>• 5% coinsurance, or</li> <li>• \$3.95 copay for generic (including brand drugs treated as generic) and a \$9.85 copay for all other drugs.</li> </ul>	

Cost-sharing may differ based on point-of-service (mail-order, retail, Long Term Care (LTC)), home infusion, whether the pharmacy is in our preferred or standard network, or whether the prescription is a short-term (30-day supply) or long term (90-day supply).

#### Excluded Drugs:

This plan includes enhanced drug coverage of certain excluded drugs. Generic only Sildenafil and Vardenafil on Tier 1 have a quantity limit of six pills every 30 days.

Because these drugs are excluded from Part D coverage under Medicare, they are not covered by Extra Help. Also, the amount you pay when you fill a prescription for these drugs does not count toward qualifying you for the Catastrophic Coverage Stage.

Please see your Formulary and Evidence of Coverage for details regarding this drug coverage.

## Additional Benefits

Wellcare 'Ohana Plus (HMO) H2491, Plan 013	
<b>Chiropractic Services</b> Medicare-covered	20% coinsurance *
<b>Acupuncture</b> Medicare-covered	20% coinsurance for Medicare-covered Acupuncture received in a PCP office. 20% coinsurance for Medicare-covered Acupuncture received in a Specialist office. 20% coinsurance for Medicare-covered Acupuncture received in a Chiropractor office. *
Routine acupuncture services	\$0 copay  Limited to 24 visit(s) every year.
<b>Podiatry Services (Foot Care)</b> Medicare Covered	20% coinsurance *  <b>What you should know:</b> Foot exams and treatments are available if you have diabetes-related nerve damage and/or meet certain conditions.
<b>Virtual Visits</b>	Our plan offers 24 hours per day, 7 days per week virtual visit access to board certified doctors via Teladoc to help address a wide variety of health concerns/questions. Covered services include general medical, behavioral health, dermatology, and more.  A virtual visit (also known as a telehealth consult) is a visit with a doctor either over the phone or internet using a smart phone, tablet, or a computer. Certain types of visits may require internet and a camera-enabled device.

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## Additional Benefits

	Wellcare 'Ohana Plus (HMO) H2491, Plan 013
<b>Home health agency care</b>	20% coinsurance *
<b>Meals</b>	
Post-Acute Meals	\$0 copay for each post-acute meal ▪ <b>What you should know:</b> You pay nothing for post-acute meals immediately following an Inpatient hospital stay to aid in recovery with a maximum of 3 meals per day for up to 14 days.
Chronic Meals	\$0 copay for each chronic meal ▪ <b>What you should know:</b> You pay nothing for home delivered meals as part of a supervised program designed to transition members with chronic conditions to lifestyle modifications. Members receive 3 meals per day for up to 28 days per month, for a maximum of 84 meals. The benefit can be received for up to 3 months.
<b>Medical Equipment/Supplies</b>	
Durable Medical Equipment (DME)	20% coinsurance *
Prosthetics	20% coinsurance *
Diabetic supplies	20% coinsurance *
Diabetic therapeutic shoes or inserts	20% coinsurance *
<b>Opioid treatment program services</b>	20% coinsurance *

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## Additional Benefits

	<b>Wellcare 'Ohana Plus (HMO) H2491, Plan 013</b>
<b>Over-the-Counter (OTC) Items</b>	<p>\$0 copay The maximum total benefit is \$150 every three months</p> <p><b>What you should know:</b> Members may purchase eligible items from participating locations or through the plan's catalog for delivery to their home.</p>
<b>Wellness Programs</b>	<p>For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage.</p>
Fitness	<p>\$0 copay Coverage includes: Activity Tracker and Physical Fitness</p> <p><b>What you should know:</b> This benefit covers an annual membership at a participating health club or fitness center. For members who do not live near a participating fitness center and/or prefer to exercise at home, members can choose from available exercise programs to be shipped to them at no cost. A Fitbit or Garmin fitness tracker may be selected as part of a home fitness kit.</p>
Additional sessions of smoking and tobacco cessation counseling	<p>\$0 copay</p> <p>Limited to 5 visit(s) every year</p>
Additional Routine Annual Physical	<p>\$0 copay</p> <p><b>What you should know:</b> Wellness programs are a great way to maintain your health. Whether it's an extra checkup during the year or you just have a simple health question, we are here as your partner in health.</p>
24-Hour Nurse Advice Line	<p>\$0 copay</p>

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ATENCIÓN: Si habla español, contamos con servicios de asistencia lingüística que se encuentran disponibles para usted de manera gratuita. Llame al 1-877-374-4056 (TTY: 711).

注意：如果您說中文，您可以免費獲得語言援助服務。請致電 1-877-374-4056 (TTY：711)。

Chú ý: Nếu quý vị nói tiếng Việt, dịch vụ hỗ trợ ngôn ngữ có sẵn miễn phí dành cho quý vị. Hãy gọi số 1-877-374-4056 (TTY: 711).

주의사항: 한국어를 구사할 경우, 언어 보조 서비스를 무료로 이용 가능합니다. 1-877-374-4056 (TTY: 711) 번으로 연락해 주십시오.

Atensyon: Kung nagsasalita ka ng Tagalog, may mga available na libreng tulong sa wika para sa iyo. Tumawag sa 1-877-374-4056 (TTY: 711).

Dumngeg: No agsasau ka iti Ilokano, dagiti tulong nga serbisio, a libre, ket available para kaniam. Awagan ti 1-877-374-4056 (TTY: 711).

La Silafia: Afai e te tautala i le gagana Sāmoa, gagana 'au'aunaga fesoasoani, fai fua leai se totogi, o lo'o avanoa ia te 'oe. Vala'au le 1-877-374-4056 (TTY: 711).

Maliu: Inā 'ōlelo Hawai'i 'oe, he lawelawe māhele 'ōlelo, manuahi, i lako iā 'oe. E kelepona iā 1-877-374-4056 (TTY: 711).

## Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at 1-844-917-0175 (TTY: 711). Between October 1 and March 31, representatives are available Monday-Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday-Friday, 8 a.m. to 8 p.m.

## Understanding the Benefits

- Review the full list of benefits found in the *Evidence of Coverage* (EOC), especially for those services for which you routinely see a doctor. Visit [www.wellcare.com/ohana](http://www.wellcare.com/ohana) or call 1-844-917-0175 (TTY: 711) to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

## Understanding Important Rules

- For plans with a plan premium (Does not apply to plans with zero plan premium):** In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2023.
- For HMO plans only:** Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- For PPO and PFFS plans only:** Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situations, non-contracted providers may deny care. In addition, you will pay a higher co-pay for services received by non-contracted providers.
- For C-SNP plans only:** This plan is a chronic condition special needs plan (C-SNP). Your ability to enroll will be based on verification that you have a qualifying specific severe or disabling chronic condition.
- For D-SNP plans only:** This plan is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.

## Contact Us

For more information, please contact us:

### By phone

Toll-free at 1-844-917-0175 (TTY 711). Your call may be answered by a licensed agent.

### Hours of Operation

Between October 1 and March 31, representatives are available Monday-Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday-Friday, 8 a.m. to 8 p.m.

**Online** [www.wellcare.com/ohana](http://www.wellcare.com/ohana)

**We're with our members every step of the way.**

Ohana Health Plan, a plan offered by WellCare Health Insurance of Arizona, Inc.

Centene, Inc. is an HMO, PPO, PFFS, PDP plan with a Medicare contract and is an approved Part D Sponsor. Our D-SNP plans have a contract with the state Medicaid program. Enrollment in our plans depends on contract renewal.