

2022 Summary of Benefits

North Carolina

Wellcare Premium Ultra Open (PPO)

H7175 | 007

Wellcare No Premium Open (PPO)

H7175 | 001

Wellcare Premium Enhanced Open (PPO)

H7175 | 006

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 Premium Ultra Open (PPO), Wellcare No Premium Open (PPO), and Wellcare Premium Enhanced Open (PPO) 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 <u>www.wellcare.</u> <u>com/medicare</u>. 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 plans and service areas:

H7175007000 Wellcare Premium Ultra Open (PPO) includes these counties in North Carolina: Alamance, Alexander, Alleghany, Anson, Ashe, Avery, Bladen, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Columbus, Cumberland, Davidson, Davie, Duplin, Durham, Forsyth, Gaston, Graham, Granville, Guilford, Harnett, Haywood, Henderson, Hoke, Iredell, Jackson, Johnston, Lee, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Montgomery, Moore, Orange, Person, Polk, Randolph, Richmond, Robeson, Rowan, Rutherford, Scotland, Stanly, Stokes, Swain, Transylvania, Union, Vance, Wake, Warren, Watauga, Wilkes, Yadkin, and Yancey.

H7175001000 Wellcare No Premium Open (PPO) includes these counties in North Carolina: Alamance, Alexander, Alleghany, Anson, Ashe, Avery, Bladen, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Columbus, Cumberland, Davidson, Davie, Duplin, Durham, Forsyth, Gaston, Graham, Granville, Guilford, Harnett, Haywood, Henderson, Hoke, Iredell, Jackson, Johnston, Lee, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Montgomery, Moore, Orange, Person, Polk, Randolph, Richmond, Robeson, Rowan, Rutherford, Scotland, Stanly, Stokes, Swain, Transylvania, Union, Vance, Wake, Warren, Watauga, Wilkes, Yadkin, and Yancey.

H7175006000 Wellcare Premium Enhanced Open (PPO) includes these counties in North Carolina: Alamance, Alexander, Alleghany, Anson, Ashe, Avery, Bladen, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Columbus, Cumberland, Davidson, Davie, Duplin, Durham, Forsyth, Gaston, Graham, Granville, Guilford, Harnett, Haywood, Henderson, Hoke, Iredell, Jackson, Johnston, Lee, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Montgomery, Moore, Orange, Person, Polk, Randolph, Richmond, Robeson, Rowan, Rutherford, Scotland, Stanly, Stokes, Swain, Transylvania, Union, Vance, Wake, Warren, Watauga, Wilkes, Yadkin, and Yancey.

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 <u>www.medicare.gov</u> 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.

Preferred Provider Organizations (PPOs) You'll enjoy the freedom and flexibility to access your health care where you want it and when you want it. You may seek care from any Medicare provider in the

country who agrees to see you as a Medicare member, but you'll generally pay less when you use contracted providers in our network. Out-of-network providers may choose not to bill our plan and may ask you to pay for services up front. If this happens, you can fill out a claim form and submit it to us with a copy of the bill and any documentation you have about payments you have made. Out-of-network/non-contracted providers are under no obligation to treat Wellcare Premium Ultra Open (PPO), Wellcare No Premium Open (PPO), Wellcare Premium Enhanced Open (PPO) plan members, except in emergency situations. Please call our member services number or see your Evidence of Coverage for more information, including the cost- sharing that applies to out-of-network services.

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 Premium Ultra Open (PPO), Wellcare No Premium Open (PPO) and Wellcare Premium Enhanced Open (PPO) have 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 <u>www.wellcare.com/medicare</u>.

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 <u>www.wellcare.</u> <u>com/medicare</u>.

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.

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006	
Service Area	H7175007000 Weller these counties in Nor Alleghany, Anson, A Cabarrus, Caldwell, O Columbus, Cumberla Forsyth, Gaston, Gral Henderson, Hoke, Ire Macon, Madison, Mc Montgomery, Moore, Richmond, Robeson, Stokes, Swain, Trans	 Our plans and service areas: H7175007000 Wellcare Premium Ultra Open (PPO) includes these counties in North Carolina: Alamance, Alexander, Alleghany, Anson, Ashe, Avery, Bladen, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Columbus, Cumberland, Davidson, Davie, Duplin, Durham, Forsyth, Gaston, Graham, Granville, Guilford, Harnett, Haywood, Henderson, Hoke, Iredell, Jackson, Johnston, Lee, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Montgomery, Moore, Orange, Person, Polk, Randolph, Richmond, Robeson, Rowan, Rutherford, Scotland, Stanly, Stokes, Swain, Transylvania, Union, Vance, Wake, Warren, Watauga, Wilkes, Yadkin, and Yancey. H7175001000 Wellcare No Premium Open (PPO) includes these counties in North Carolina: Alamance, Alexander, Alleghany, Anson, Ashe, Avery, Bladen, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Columbus, Cumberland, Davidson, Davie, Duplin, Durham, Forsyth, Gaston, Graham, Granville, Guilford, Harnett, Haywood, Henderson, Hoke, Iredell, Jackson, Johnston, Lee, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Montgomery, Moore, Orange, Person, Polk, Randolph, Richmond, Robeson, Rowan, Rutherford, Scotland, Stanly, Stokes, Swain, Transylvania, Union, Vance, Wake, Warren, Watauga, Wilkes, Yadkin, and Yancey. 		
	these counties in Nor Alleghany, Anson, A Cabarrus, Caldwell, C Columbus, Cumberla Forsyth, Gaston, Gral Henderson, Hoke, Ire Macon, Madison, Mc Montgomery, Moore, Richmond, Robeson, Stokes, Swain, Trans			
	includes these countie Alleghany, Anson, A Cabarrus, Caldwell, O Columbus, Cumberla Forsyth, Gaston, Gral Henderson, Hoke, Ire Macon, Madison, Mc Montgomery, Moore,	H7175006000 Wellcare Premium Enhanced Open (PPO) includes these counties in North Carolina: Alamance, Alexand Alleghany, Anson, Ashe, Avery, Bladen, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Columbus, Cumberland, Davidson, Davie, Duplin, Durham, Forsyth, Gaston, Graham, Granville, Guilford, Harnett, Haywo Henderson, Hoke, Iredell, Jackson, Johnston, Lee, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Montgomery, Moore, Orange, Person, Polk, Randolph, Richmond, Robeson, Rowan, Rutherford, Scotland, Stanly,		

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
	Stokes, Swain, Trans Watauga, Wilkes, Ya	ylvania, Union, Vance, dkin, and Yancey.	Wake, Warren,
PPO plans do not require a prior au	uthorization or referra	al for out-of-network	services.
Monthly plan premium You must continue to pay your Medicare Part B premium.	\$99	\$0	\$55
Deductible	No deductible	No deductible	No deductible
Maximum out-of-Pocket Responsibility (does not include prescription drugs)	\$3,450 in-network annually \$5,100 combined in and out-of-network annually This is the most you will pay in copays and coinsurance for Part A and B services for the year.	\$5,500 in-network annually \$10,000 combined in and out-of-network annually This is the most you will pay in copays and coinsurance for Part A and B services for the year.	\$4,500 in-network annually \$9,000 combined in and out-of-network annually This is the most you will pay in copays and coinsurance for Part A and B services for the year.

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
Inpatient Hospital coverage	 In-Network For each admission, you pay: \$350 copay per day for days 1 through 5 \$0 copay per day for days 6 through 90 * Out-of-Network Days 1-90: 30% coinsurance per stay.	 In-Network For each admission, you pay: \$350 copay per day for days 1 through 5 \$0 copay per day for days 6 through 90 * Out-of-Network Days 1-90: 35% coinsurance per stay.	 In-Network For each admission, you pay: \$350 copay per day for days 1 through 5 \$0 copay per day for days 6 through 90 * Out-of-Network Days 1-90: 35% coinsurance per stay.
Outpatient Hospital coverage			
Outpatient hospital services	In-Network \$100 copay per non-surgical service \$250 copay per surgical service *	In-Network \$100 copay per non-surgical service \$250 copay per surgical service *	In-Network \$100 copay per non-surgical service \$250 copay per surgical service *
	Out-of-Network 30% coinsurance for surgical and non-surgical services	Out-of-Network 35% coinsurance for surgical and non-surgical services	Out-of-Network 35% coinsurance for surgical and non-surgical services

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
Outpatient hospital observation services	In-Network \$120 copay for outpatient observation services when you enter observation status through an emergency room. \$250 copay for outpatient observation services when you enter observation status through an outpatient facility. * Out-of-Network 30% coinsurance	In-Network \$90 copay for outpatient observation services when you enter observation status through an emergency room. \$250 copay for outpatient observation services when you enter observation status through an outpatient facility. * Out-of-Network 35% coinsurance	In-Network \$90 copay for outpatient observation services when you enter observation status through an emergency room. \$250 copay for outpatient observation services when you enter observation status through an outpatient facility. * Out-of-Network 35% coinsurance
Ambulatory surgical center (ASC)	In-Network \$200 copay *	In-Network \$200 copay	In-Network \$200 copay *
	Out-of-Network 30% coinsurance	Out-of-Network 35% coinsurance	Out-of-Network 35% coinsurance
Doctor Visits			
Primary Care Providers	In-Network \$0 copay	In-Network \$0 copay	In-Network \$0 copay
	Out-of-Network \$25 copay	Out-of-Network \$25 copay	Out-of-Network \$25 copay

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
Specialists	In-Network	In-Network	In-Network
	\$15 copay	\$25 copay	\$25 copay
	*	*	*
	Out-of-Network	Out-of-Network	Out-of-Network
	30% coinsurance	\$50 copay	\$50 copay
Preventive Care (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))	In-Network \$0 copay Out-of-Network \$0 copay	In-Network \$0 copay Out-of-Network \$0 copay	In-Network \$0 copay Out-of-Network \$0 copay
Emergency care	\$120 copay	\$90 copay	\$90 copay
	Copay is waived if	Copay is waived if	Copay is waived if
	you are admitted to	you are admitted to	you are admitted to
	a hospital within 24	a hospital within 24	a hospital within 24
	hours.	hours.	hours.

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
Worldwide emergency coverage	\$120 copay	\$90 copay	\$90 copay
	Worldwide	Worldwide	Worldwide
	Emergency and	Emergency and	Emergency and
	worldwide urgently	worldwide urgently	worldwide urgently
	needed services are	needed services are	needed services are
	subject to a \$50,000	subject to a \$50,000	subject to a \$50,000
	maximum plan	maximum plan	maximum plan
	coverage. There is	coverage. There is	coverage. There is
	no worldwide	no worldwide	no worldwide
	coverage for care	coverage for care	coverage for care
	outside of the	outside of the	outside of the
	emergency room or	emergency room or	emergency room or
	emergency hospital	emergency hospital	emergency hospital
	admission. The	admission. The	admission. The
	copay is not waived	copay is not waived	copay is not waived
	if admitted to the	if admitted to the	if admitted to the
	hospital for	hospital for	hospital for
	Worldwide	Worldwide	Worldwide
	Emergency	Emergency	Emergency
	Services.	Services.	Services.
Urgently needed services	\$30 copay	\$30 copay	\$30 copay
	Copay is waived if	Copay is waived if	Copay is waived if
	you are admitted to	you are admitted to	you are admitted to
	a hospital within 24	a hospital within 24	a hospital within 24
	hours.	hours.	hours.

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
Worldwide urgent care coverage	\$120 copay	\$90 copay	\$90 copay
	Worldwide	Worldwide	Worldwide
	Emergency and	Emergency and	Emergency and
	worldwide urgently	worldwide urgently	worldwide urgently
	needed services are	needed services are	needed services are
	subject to a \$50,000	subject to a \$50,000	subject to a \$50,000
	maximum plan	maximum plan	maximum plan
	coverage. The	coverage. The	coverage. The
	copay is not waived	copay is not waived	copay is not waived
	if admitted to the	if admitted to the	if admitted to the
	hospital for	hospital for	hospital for
	Worldwide	Worldwide	Worldwide
	Urgently Needed	Urgently Needed	Urgently Needed
	Services.	Services.	Services.
Diagnostic Services/Labs/Imaging	COVID-19 testing	COVID-19 testing	COVID-19 testing
	and specified	and specified	and specified
	testing-related	testing-related	testing-related
	services at any	services at any	services at any
	location are \$0.	location are \$0.	location are \$0.
Lab services	In-Network	In-Network	In-Network
	\$0 copay	\$0 copay	\$0 copay
	*	*	*
	Out-of-Network 30% coinsurance	Out-of-Network 35% coinsurance	Out-of-Network 35% coinsurance
Diagnostic tests and procedures	In-Network	In-Network	In-Network
	\$0 copay	\$0 copay	\$0 copay
	*	*	*
	Out-of-Network 30% coinsurance	Out-of-Network 35% coinsurance	Out-of-Network 35% coinsurance

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
Outpatient X-rays	In-Network \$0 copay *	In-Network \$0 copay *	In-Network \$0 copay *
	Out-of-Network 30% coinsurance	Out-of-Network 35% coinsurance	Out-of-Network 35% coinsurance
Diagnostic radiology services (e.g. MRI, CAT Scan)	In-Network \$0 copay for a DEXA scan. \$0 copay for a diagnostic mammogram. \$100 copay for all other diagnostic radiology services. *	In-Network \$0 copay for a DEXA Scan. \$0 copay for a diagnostic mammogram. \$100 copay for all other diagnostic radiology services. *	In-Network \$0 copay for a DEXA Scan. \$0 copay for a diagnostic mammogram. \$100 copay for all other diagnostic radiology services. *
	Out-of-Network 30% coinsurance	Out-of-Network 35% coinsurance	Out-of-Network 35% coinsurance
Therapeutic Radiology	In-Network 20% coinsurance *	In-Network 20% coinsurance *	In-Network 20% coinsurance *
	Out-of-Network 30% coinsurance	Out-of-Network 35% coinsurance	Out-of-Network 35% coinsurance
Hearing services			
Hearing Exam Medicare Covered	In-Network \$15 copay *	In-Network \$25 copay *	In-Network \$25 copay *
	Out-of-Network 30% coinsurance	Out-of-Network \$50 copay	Out-of-Network \$50 copay

Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
In-Network	In-Network	In-Network
\$0 copay	\$0 copay	\$0 copay
*	*	*
Out-of-Network	Out-of-Network	Out-of-Network
40% coinsurance	40% coinsurance	40% coinsurance
1 exam every year	1 exam every year	1 exam every year
In-Network	In-Network	In-Network
\$0 copay	\$0 copay	\$0 copay
*	*	*
Out-of-Network	Out-of-Network	Out-of-Network
40% coinsurance	40% coinsurance	40% coinsurance
1 fitting(s) /	1 fitting(s) /	1 fitting(s) /
evaluation(s) every	evaluation(s) every	evaluation(s) every
year	year	year
	Ultra Open (PPO) H7175, Plan 007 In-Network \$0 copay * Out-of-Network 40% coinsurance 1 exam every year I exam every year In-Network \$0 copay * Out-of-Network 40% coinsurance 1 fitting(s) / evaluation(s) every	Ultra Open (PPO) H7175, Plan 007Premium Open (PPO) H7175, Plan 001In-Network \$0 copay *In-Network \$0 copay *Out-of-Network 40% coinsuranceOut-of-Network 40% coinsurance1 exam every year1 exam every yearI exam every year1 exam every yearIn-Network \$0 copay *In-Network \$0 copay *Out-of-Network 40% coinsuranceOut-of-Network \$0 copay *In-Network \$0 copay *In-Network \$0 copay *Inin-Network \$0 copay *

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
Hearing aid allowance	Up to a \$2,000	Up to a \$1,000	Up to a \$1,500
	allowance for both	allowance for both	allowance for both
	ears combined	ears combined	ears combined
	every year for	every year for	every year for
	hearing aids.	hearing aids.	hearing aids.
All types	In-Network	In-Network	In-Network
	\$0 copay	\$0 copay	\$0 copay
	*	*	*
	Out-of-Network	Out-of-Network	Out-of-Network
	40% coinsurance	40% coinsurance	40% coinsurance
	Limited to 2	Limited to 2	Limited to 2
	hearing aid(s) every	hearing aid(s) every	hearing aid(s) every
	year	year	year
Additional Hearing Information	What you should	What you should	What you should
	know	know	know
	Medicare covers	Medicare covers	Medicare covers
	diagnostic hearing	diagnostic hearing	diagnostic hearing
	and balance exams	and balance exams	and balance exams
	if your doctor or	if your doctor or	if your doctor or
	other health care	other health care	other health care
	provider orders	provider orders	provider orders
	these tests to see if	these tests to see if	these tests to see if
	you need medical	you need medical	you need medical
	treatment.	treatment.	treatment.

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
Dental services			
Preventive services	In-Network	In-Network	In-Network
	\$0 copay	\$0 copay	\$0 copay
	*	*	*
	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance
	Cleanings 2 every	Cleanings 2 every	Cleanings 2 every
	year	year	year
	Dental x-rays 1	Dental x-rays 1	Dental x-rays 1
	every 12 to 36	every 12 to 36	every 12 to 36
	months	months	months
	Oral exams 2 every	Oral exams 2 every	Oral exams 2 every
	year	year	year
Fluoride Treatment	In-Network	In-Network	In-Network
	\$0 copay	\$0 copay	\$0 copay
	*	*	*
	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance
	1 every year	1 every year	1 every year

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
Comprehensive services			
Medicare Covered	In-Network	In-Network	In-Network
	\$15 copay for each	\$25 copay for each	\$25 copay for each
	Medicare-covered	Medicare-covered	Medicare-covered
	service.	service.	service.
	*	*	*
	Out-of-Network 30% coinsurance for each Medicare-covered service.	Out-of-Network \$50 copay for each Medicare-covered service.	Out-of-Network \$50 copay for each Medicare-covered service.
Diagnostic Services	In-Network	In-Network	In-Network
	\$0 copay	20% coinsurance	20% coinsurance
	*	*	*
	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance
	1 diagnostic	1 diagnostic	1 diagnostic
	service(s) every	service(s) every	service(s) every
	year	year	year
Restorative Services	In-Network	In-Network	In-Network
	\$0 copay	20% coinsurance	20% coinsurance
	*	*	*
	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance
	1 restorative	1 restorative	1 restorative
	service(s) every 12	service(s) every 12	service(s) every 12
	to 84 months	to 84 months.	to 84 months

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
Endodontics/ Periodontics/ Extractions	In-Network \$0 copay *	In-Network 20% coinsurance *	In-Network 20% coinsurance *
	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance
	1 endodontic service(s) per tooth 1 periodontic service(s) every 6 to 36 months 1 extraction(s) per tooth	1 endodontic service(s) per tooth 1 periodontic service(s) every 6 to 36 months 1 extraction(s) per tooth	1 endodontic service(s) per tooth 1 periodontic service(s) every 6 to 36 months 1 extraction(s) per tooth
Non-routine services	In-Network \$0 copay *	In-Network 20% coinsurance *	In-Network 20% coinsurance *
	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance
	1 non-routine service(s) every day to 60 months	1 non-routine service(s) every day to 24 months	1 non-routine service(s) every day to 24 months

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006	
Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services	In-Network \$0 copay *	In-Network 20% coinsurance *	In-Network 20% coinsurance *	
	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance	
	1 Prosthodontic procedure every 12 to 84 months 1 Oral Maxillofacial procedure every 12 to 60 months or per lifetime 1 Other service every 6 to 60 months	1 Prosthodontic procedure every 12 to 84 months 1 Oral Maxillofacial procedure every 12 to 60 months or per lifetime	1 Prosthodontic procedure every 12 to 84 months 1 Oral Maxillofacial procedure every 12 to 60 months or per lifetime	
Additional Dental Information	What you should know: This plan includes coverage of preventive and comprehensive services up to \$3,000.	What you should know: This plan includes coverage of preventive and comprehensive services up to \$1,000.	What you should know: This plan includes coverage of preventive and comprehensive services up to \$2,000.	

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Ultra Open (PPO) Premium Open		
Vision Services				
Eye Exam Medicare Covered	In-NetworkIn-Network\$0 copay (Medicare-covered diabetic retinopathy screening)In-Network\$0 copay (Medicare-covered diabetic retinopathy screening)\$0 copay (Medicare-covered diabetic retinopathy screening)\$15 copay (all other 		-covered \$0 copay (Medicare-covered diabetic retinopathy screening) (all other \$25 copay (all other Medicare-covered \$1000000000000000000000000000000000000	
	Out-of-Network \$0 copay (Medicare-covered diabetic retinopathy screening) 30% coinsurance (all other Medicare-covered eye exams)	Out-of-Network \$0 copay (Medicare-covered diabetic retinopathy screening) \$50 copay (all other Medicare-covered eye exams)	Out-of-Network \$0 copay (Medicare-covered diabetic retinopathy screening) \$50 copay (all other Medicare-covered eye exams)	
Routine eye exam (Refraction)	In-Network \$0 copay *	In-Network \$0 copay *	In-Network \$0 copay *	
	Out-of-Network 40% coinsurance	Out-of-Network 40% coinsurance	Out-of-Network 40% coinsurance	
	1 exam every year	1 exam every year	1 exam every year	

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
Glaucoma screening	In-Network	In-Network	In-Network
	\$0 copay for each	\$0 copay for each	\$0 copay for each
	Medicare-covered	Medicare-covered	Medicare-covered
	service.	service.	service.
	Out-of-Network	Out-of-Network	Out-of-Network
	\$0 copay for each	\$0 copay for each	\$0 copay for each
	Medicare-covered	Medicare-covered	Medicare-covered
	service.	service.	service.
Eyewear Medicare Covered	In-Network \$0 copay *	In-Network \$0 copay *	In-Network \$0 copay *
	Out-of-Network	Out-of-Network	Out-of-Network
	30% coinsurance	\$50 copay	\$50 copay
Routine eyewear			
Contact lenses/Eyeglasses (lenses and frames)/Eyeglass frames	In-Network \$0 copay Unlimited contacts every year Unlimited glasses (lenses and/or	In-Network \$0 copay Unlimited contacts every year Unlimited glasses (lenses and/or	In-Network \$0 copay Unlimited contacts every year Unlimited glasses (lenses and/or
	frames) every year	frames) every year	frames) every year
	Out-of-Network	Out-of-Network	Out-of-Network
	40% coinsurance	40% coinsurance	40% coinsurance
Eyewear allowance	Up to a \$300	Up to a \$100	Up to a \$200
	combined	combined	combined
	allowance every	allowance every	allowance every
	year.	year	year

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006	
Mental Health Services				
Inpatient visit	 In-Network For each admission, you pay: \$350 copay per day for days 1 through 5 \$0 copay per day for days 6 through 90 * Out-of-Network Days 1-90: 30% coinsurance per stay.	 r each admission, a pay: \$350 copay per day for days 1 through 5 \$0 copay per day for days 6 through 90 * \$0 copay per day for days 6 through 90 		
Outpatient individual therapy visit	In-Network \$25 copay * Out-of-Network	In-Network \$25 copay * Out-of-Network	In-Network \$25 copay * Out-of-Network	
	30% coinsurance	35% coinsurance	35% coinsurance	
Outpatient group therapy visit	In-Network \$25 copay *	In-Network \$25 copay *	In-Network \$25 copay *	
	Out-of-Network 30% coinsurance	Out-of-Network 35% coinsurance	Out-of-Network 35% coinsurance	

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007Wellcare No Premium Open (PPO) H7175, Plan 001		Wellcare Premium Enhanced Open (PPO) H7175, Plan 006	
Skilled nursing facility (SNF)	 In-Network For each benefit period, you pay: \$0 copay per day for days 1 through 20 \$188 copay per day for days 21 through 100 * Out-of-Network For each benefit period, you pay: \$0 copay per day for days 1 through 20 \$188 copay per day for days 1 through 20 \$188 copay per day for days 1 through 20 	 In-Network For each benefit period, you pay: \$0 copay per day for days 1 through 20 \$184 copay per day for days 21 through 100 * Out-of-Network For each benefit period, you pay: \$0 copay per day for days 1 through 20 \$184 copay per day for days 1 through 20 \$184 copay per day for days 1 through 20 \$184 copay per day for days 21 through 100 	 In-Network For each benefit period, you pay: \$0 copay per day for days 1 through 20 \$188 copay per day for days 21 through 100 * Out-of-Network For each benefit period, you pay: \$0 copay per day for days 1 through 20 \$188 copay per day for days 1 through 20 \$188 copay per day for days 1 through 20 \$188 copay per day for days 21 through 100 	
Therapy and Rehabilitation Services				
Physical Therapy	In-Network \$40 copay *	In-Network \$40 copay *	In-Network \$40 copay *	
	Out-of-Network 30% coinsurance	Out-of-Network 35% coinsurance	Out-of-Network 35% coinsurance	

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
Outpatient rehabilitation	In-Network	In-Network	In-Network
services provided by an	\$40 copay	\$40 copay	\$40 copay
occupational therapist	*	*	*
	Out-of-Network 30% coinsurance	Out-of-Network 35% coinsurance	Out-of-Network 35% coinsurance
Pulmonary rehabilitation services	In-Network	In-Network	In-Network
	\$30 copay	\$30 copay	\$30 copay
	*	*	*
	Out-of-Network 30% coinsurance	Out-of-Network 35% coinsurance	Out-of-Network 35% coinsurance
Ambulance			
Ground Ambulance	In-Network	In-Network	In-Network
	\$250 copay	\$250 copay	\$250 copay
	*	*	*
	Out-of-Network	Out-of-Network	Out-of-Network
	\$250 copay	\$250 copay	\$250 copay
Air Ambulance	In-Network	In-Network	In-Network
	\$250 copay	\$250 copay	\$250 copay
	*	*	*
	Out-of-Network	Out-of-Network	Out-of-Network
	\$250 copay	\$250 copay	\$250 copay

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
Transportation Services	Up to 12 one-way trips every year to plan-approved health-related locations. Mileage limits may apply. In-Network \$0 copay (per one-way trip) *	In-Network <u>Not</u> covered	Up to 12 one-way trips every year to plan-approved health-related locations. Mileage limits may apply. In-Network \$0 copay (per one-way trip) *

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007Wellcare No Premium Open (PPO) H7175, Plan 001		Wellcare Premium Enhanced Open (PPO) H7175, Plan 006		
	Out-of-Network 75% coinsurance	Out-of-Network Not covered	Out-of-Network 75% coinsurance		
	What you should know: The first step to staying healthy is getting to your doctor. That's why we cover these shared trips to plan approved health care providers. We want to make sure you get the care you need, when you need it. Call Customer Service 72 hours in advance to reserve a ride for your appointment. Mileage limitations		What you should know: The first step to staying healthy is getting to your doctor. That's why we cover these shared trips to plan approved health care providers. We want to make sure you get the care you need, when you need it. Call Customer Service 72 hours in advance to reserve a ride for your appointment. Mileage limitations		
Medicare Part B Drugs Chemotherapy drugs	may apply. In-Network 20% coinsurance	In-Network 20% coinsurance	may apply. In-Network 20% coinsurance		
	Out-of-Network 30% coinsurance	Out-of-Network 35% coinsurance	Out-of-Network 35% coinsurance		

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
Other Part B drugs	In-Network 20% coinsurance *	In-Network 20% coinsurance *	In-Network 20% coinsurance *
	Out-of-Network 30% coinsurance	Out-of-Network 35% coinsurance	Out-of-Network 35% coinsurance

Prescription Drug Coverage	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
Stage 1: Annual Presci	ription Deductible		
Deductible	\$100 for 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.	\$150 for Tier 3 (Preferred Brand Drugs), Tier 4 (Non-Preferred Drugs), and Tier 5 (Speciality Tier) Part D prescription drugs. For all other covered drugs, you will not have to pay any deductible and will start receiving coverage immediately.	\$100 for Tier 3 (Preferred Brand Drugs), Tier 4 (Non-Preferred Drugs), and Tier 5 (Speciality Tier) Part D prescription drugs. For all other covered drugs, you will not have to pay any deductible and will start receiving coverage immediately.

Stage 2: Initial Coverage (after you pay your deductible, if applicable)

You pay the following until your total yearly drug costs reach \$4,430. 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.

Retail cost-sharing (30-day/90-day supply)						
	Preferred	Standard	Preferred	Standard	Preferred	Standard
Tier 1 (Preferred Generic Drugs - includes preferred generic drugs and may include some brand drugs.)	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay
Tier 2 (Generic Drugs - includes generic drugs and may include some brand drugs.)	\$0 / \$0 copay	\$5 / \$15 copay	\$0 / \$0 copay	\$5 / \$15 copay	\$0 / \$0 copay	\$5 / \$15 copay

Prescription Drug Coverage	Wellcare Pres Open (PPO) H7175, Plan (Open (PPO)	Wellcare No Premium Open (PPO) 17175, Plan 001		mium oen (PPO))06
	Preferred	Standard	Preferred	Standard	Preferred	Standard
Tier 3 (Preferred Brand Drugs - includes preferred brand drugs and may include some generic drugs.)	\$35 / \$105 copay	\$45 / \$135 copay	\$37 / \$111 copay	\$47 / \$141 copay	\$37 / \$111 copay	\$47 / \$141 copay
Tier 4 (Non-Preferred Drugs - includes non-preferred brand and non-preferred generic drugs.)	\$89 / \$267 copay	\$99 / \$297 copay	48% / 48% coinsurance	50% / 50% coinsurance	42% / 42% coinsurance	44% / 44% coinsurance
Tier 5 (Specialty Tier - includes high cost brand and generic drugs. Drugs in this tier are not eligible for exceptions for payment at a lower tier.)	31% coinsurance / Not Available	31% coinsurance / Not Available	30% coinsurance / Not Available	30% coinsurance / Not Available	31% coinsurance / Not Available	31% coinsurance / Not Available
Tier 6 (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	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay

Prescription Drug Coverage	Wellcare Pres Open (PPO) H7175, Plan (Wellcare No Open (PPO) H7175, Plan (Wellcare Pre Enhanced Op H7175, Plan (en (PPO)
Stage 2: Initial Coverage (after you pay your deductible, if applicable) (Continued)						
Mail-order cost-sharing (30-day/90-day supply)						
	Preferred	Standard	Preferred	Standard	Preferred	Standard
Tier 1 (Preferred Generic Drugs - includes preferred generic drugs and may include some brand drugs.)	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay
Tier 2 (Generic Drugs - includes generic drugs and may include some brand drugs.)	\$0 / \$0 copay	\$5 / \$15 copay	\$0 / \$0 copay	\$5 / \$15 copay	\$0 / \$0 copay	\$5 / \$15 copay
Tier 3 (Preferred Brand Drugs - includes preferred brand drugs and may include some generic drugs.)	\$35 / \$70 copay	\$45 / \$135 copay	\$37 / \$74 copay	\$47 / \$141 copay	\$37 / \$74 copay	\$47 / \$141 copay
Tier 4 (Non-Preferred Drugs - includes non-preferred brand and non-preferred generic drugs.)	\$89 / \$178 copay	\$99 / \$297 copay	48% / 48% coinsurance	50% / 50% coinsurance	42% / 42% coinsurance	44% / 44% coinsurance
Tier 5 (Specialty Tier - includes high cost brand and generic drugs. Drugs in this tier are not eligible for exceptions for payment at a lower tier.)	31% coinsurance / Not Available	31% coinsurance / Not Available	30% coinsurance / Not Available	30% coinsurance / Not Available	31% coinsurance / Not Available	31% coinsurance / Not Available

Prescription Drug Coverage	Wellcare Pre Open (PPO) H7175, Plan	(PPO) Open (PPO)		Wellcare Premium Enhanced Open (PPO) H7175, Plan 006		
	Preferred	Standard	Preferred	Standard	Preferred	Standard
Tier 6 (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	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay
Stage 3: Coverage Gap						
	After your total drug costs (including what our plan has paid and what you have paid) reach \$4,430, 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.		After your total drug costs (including what our plan has paid and what you have paid) reach \$4,430, 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		After your to costs (includ plan has paid you have pai \$4,430, you more than 25 coinsurance drugs or 25% coinsurance name drugs, tier during th gap.	ing what our d and what d) reach will pay no 5% for generic 6 for brand for any drug

Prescription Drug Coverage	Wellcare Premium Ultra Open (PPO) H7175, Plan 007		Wellcare No Premium Open (PPO) H7175, Plan 001		Wellcare Premium Enhanced Open (PPO) H7175, Plan 006	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
Stage 4: Catastrophic	Coverage					
	• \$3.95 cop generic (i brand dru as generic	t drug costs ugs rough your cy and order) reach oay the urance, or oay for ncluding ugs treated c) and a oay for all	• \$3.95 cop generic (i brand dru as generic	t drug costs ugs rough your acy and order) reach oay the urance, or oay for including ugs treated c) and a oay for all	 (including d purchased th retail pharm through mail \$7,050, you greater of: 5% coint \$3.95 co generic brand du as generic 	et drug costs drugs hrough your lacy and il order) reach pay the surance, or opay for (including rugs treated tic) and a opay for all

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.

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
Chiropractic Services			
Medicare-covered	In-Network	In-Network	In-Network
	\$15 copay	\$20 copay	\$20 copay
	*	*	*
	Out-of-Network	Out-of-Network	Out-of-Network
	30% coinsurance	35% coinsurance	35% coinsurance
Routine chiropractic services	See Complimentary	In-Network	See Complimentary
	Alternative	<u>Not</u> covered	Alternative
	Medicine benefit	Out-of-Network	Medicine benefit
	below	<u>Not</u> covered	below
Acupuncture			
Medicare-covered	In-Network	In-Network	In-Network
	\$0 copay for	\$0 copay for	\$0 copay for
	Medicare-covered	Medicare-covered	Medicare-covered
	Acupuncture	Acupuncture	Acupuncture
	received in a PCP	received in a PCP	received in a PCP
	office.	office.	office.
	\$15 copay for	\$25 copay for	\$25 copay for
	Medicare-covered	Medicare-covered	Medicare-covered
	Acupuncture	Acupuncture	Acupuncture
	received in a	received in a	received in a
	Specialist office.	Specialist office.	Specialist office.
	\$15 copay for	\$20 copay for	\$20 copay for
	Medicare-covered	Medicare-covered	Medicare-covered
	Acupuncture	Acupuncture	Acupuncture
	received in a	received in a	received in a
	Chiropractor office.	Chiropractor office.	Chiropractor office.
	*	*	*
	Out-of-Network	Out-of-Network	Out-of-Network
	\$25 copay for	\$25 copay for	\$25 copay for
	Medicare-covered	Medicare-covered	Medicare-covered
	Acupuncture	Acupuncture	Acupuncture
	received in a PCP	received in a PCP	received in a PCP

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
	office. 30% coinsurance for Medicare-covered Acupuncture received in a Specialist office. 30% coinsurance for Medicare-covered Acupuncture received in a Chiropractor office.	office. \$50 copay for Medicare-covered Acupuncture received in a Specialist office. 35% coinsurance for Medicare-covered Acupuncture received in a Chiropractor office.	office. \$50 copay for Medicare-covered Acupuncture received in a Specialist office. 35% coinsurance for Medicare-covered Acupuncture received in a Chiropractor office.
Routine acupuncture services	See Complimentary	In-Network	See Complimentary
	Alternative	<u>Not</u> covered	Alternative
	Medicine benefit	Out-of-Network	Medicine benefit
	below	<u>Not</u> covered	below
Podiatry Services (Foot Care)			
Medicare Covered	In-Network	In-Network	In-Network
	\$15 copay	\$25 copay	\$25 copay
	*	*	*
	Out-of-Network	Out-of-Network	Out-of-Network
	30% coinsurance	\$50 copay	\$50 copay

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006	
	What you should know: Foot exams and treatments are available if you have diabetes-related nerve damage and/or meet certain conditions.	What you should know: Foot exams and treatments are available if you have diabetes-related nerve damage and/or meet certain conditions.	What you should know: Foot exams and treatments are available if you have diabetes-related nerve damage and/or meet certain conditions.	
Virtual Visits	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.			
Home health agency care	In-Network \$0 copay *	In-Network \$0 copay *	In-Network \$0 copay *	
	Out-of-Network 30% coinsurance	Out-of-Network 35% coinsurance	Out-of-Network 35% coinsurance	

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
Meals			
Post-Acute Meals	\$0 copay for each post-acute meal What you should know: 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.	\$0 copay for each post-acute meal What you should know: 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.	\$0 copay for each post-acute meal What you should know: 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.

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
Chronic Meals	\$0 copay for each	\$0 copay for each	\$0 copay for each
	chronic meal	chronic meal	chronic meal
	What you should	What you should	What you should
	know:	know:	know:
	You pay nothing for	You pay nothing for	You pay nothing for
	home delivered	home delivered	home delivered
	meals as part of a	meals as part of a	meals as part of a
	supervised program	supervised program	supervised program
	designed to	designed to	designed to
	transition members	transition members	transition members
	with chronic	with chronic	with chronic
	conditions to	conditions to	conditions to
	lifestyle	lifestyle	lifestyle
	modifications.	modifications.	modifications.
	Members receive 3	Members receive 3	Members receive 3
	meals per day for	meals per day for	meals per day for
	up to 28 days per	up to 28 days per	up to 28 days per
	month, for a	month, for a	month, for a
	maximum of 84	maximum of 84	maximum of 84
	meals. The benefit	meals. The benefit	meals. The benefit
	can be received for	can be received for	can be received for
	up to 3 months.	up to 3 months.	up to 3 months.
Medical Equipment/Supplies	In-Network	In-Network	In-Network
Durable Medical Equipment	20% coinsurance	20% coinsurance	20% coinsurance
(DME)	*	*	*
	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 35% coinsurance

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
Prosthetics	In-Network	In-Network	In-Network
	20% coinsurance	20% coinsurance	20% coinsurance
	*	*	*
	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 35% coinsurance
Diabetic supplies	In-Network	In-Network	In-Network
	\$0 copay	\$0 copay	\$0 copay
	*	*	*
	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 35% coinsurance
Diabetic therapeutic shoes or inserts	In-Network	In-Network	In-Network
	20% coinsurance	20% coinsurance	20% coinsurance
	*	*	*
	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 35% coinsurance
Opioid treatment program services	In-Network	In-Network	In-Network
	\$15 copay	\$25 copay	\$25 copay
	*	*	*
	Out-of-Network	Out-of-Network	Out-of-Network
	\$40 copay	\$50 copay	\$50 copay

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
Over-the-Counter (OTC) Items	\$0 copay	\$0 copay	\$0 copay
	The maximum total	The maximum total	The maximum total
	benefit is \$110	benefit is \$70 every	benefit is \$85 every
	every three months	three months	three months
	What you should	What you should	What you should
	know:	know:	know:
	Members may	Members may	Members may
	purchase eligible	purchase eligible	purchase eligible
	items from	items from	items from
	participating	participating	participating
	locations or through	locations or through	locations or through
	the plan's catalog	the plan's catalog	the plan's catalog
	for delivery to their	for delivery to their	for delivery to their
	home.	home.	home.
Wellness Programs	For a detailed list of	For a detailed list of	For a detailed list of
	wellness program	wellness program	wellness program
	benefits offered,	benefits offered,	benefits offered,
	please refer to the	please refer to the	please refer to the
	Evidence of	Evidence of	Evidence of
	Coverage.	Coverage.	Coverage.
Fitness	\$0 copay	\$0 copay	\$0 copay
	Coverage includes:	Coverage includes:	Coverage includes:
	Activity Tracker	Activity Tracker	Activity Tracker
	and Physical	and Physical	and Physical
	Fitness	Fitness	Fitness

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
	What you should	What you should	What you should
	know:	know:	know:
	This benefit covers	This benefit covers	This benefit covers
	an annual	an annual	an annual
	membership at a	membership at a	membership at a
	participating health	participating health	participating health
	club or fitness	club or fitness	club or fitness
	center. For	center. For	center. For
	members who do	members who do	members who do
	not live near a	not live near a	not live near a
	participating fitness	participating fitness	participating fitness
	center and/or prefer	center and/or prefer	center and/or prefer
	to exercise at home,	to exercise at home,	to exercise at home,
	members can	members can	members can
	choose from	choose from	choose from
	available exercise	available exercise	available exercise
	programs to be	programs to be	programs to be
	shipped to them at	shipped to them at	shipped to them at
	no cost. A Fitbit or	no cost. A Fitbit or	no cost. A Fitbit or
	Garmin fitness	Garmin fitness	Garmin fitness
	tracker may be	tracker may be	tracker may be
	selected as part of a	selected as part of a	selected as part of a
	home fitness kit.	home fitness kit.	home fitness kit.
Additional sessions of smoking and tobacco cessation counseling	In-Network \$0 copay	In-Network \$0 copay	In-Network \$0 copay
counsening	Out-of-Network	Out-of-Network	Out-of-Network
	\$0 copay	\$0 copay	\$0 copay
	Limited to 5 visit(s)	Limited to 5 visit(s)	Limited to 5 visit(s)
	every year	every year	every year

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
Additional Routine Annual Physical	In-Network \$0 copay	In-Network \$0 copay	In-Network \$0 copay
	Out-of-Network \$0 copay What you should know: 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.	Out-of-Network \$0 copay What you should know: 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.	Out-of-Network \$0 copay What you should know: 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.
24-Hour Nurse Advice Line	\$0 copay	\$0 copay	\$0 copay
Personal emergency medical response device (PERS)	\$0 copay	\$0 copay	\$0 copay
Special Supplemental Benefits for Chronically III (SSBCI) To qualify for these benefits you must meet specific criteria, including having a qualifying chronic condition and determined to be eligible for high-risk care management. For a complete list of eligibility criteria, please see the Evidence of Coverage.	Helper Bees Care Concierge: You pay \$0 copay Provides a monthly allowance of 100 credits for plan-approved services. Limitations apply. Referral may be required	Special supplemental benefits for the chronically ill are not covered	Helper Bees Care Concierge: You pay \$0 copay Provides a monthly allowance of 100 credits for plan-approved services. Limitations apply. Referral may be required

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
	*		*
Flex Card	\$300 yearly benefit What you should know:	Not covered	\$200 yearly benefit What you should know:
	The Flex Card benefit is a debit card that may be used to reduce out of pocket costs at a dental, vision or hearing providers that accepts the card carrier.		The Flex Card benefit is a debit card that may be used to reduce out of pocket costs at a dental, vision or hearing providers that accepts the card carrier.

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
In-home support services	<u>Not</u> covered	<u>Not</u> covered	\$0 copay for each in-home support services visit. Up to 6 visits every year. What you should know:
			You can receive Chore and Personal Care Services if you meet certain clinical criteria. Services must be recommended or requested by a licensed plan clinician or a license plan provider. Services are provided in four hour increments.

	Wellcare Premium Ultra Open (PPO) H7175, Plan 007	Wellcare No Premium Open (PPO) H7175, Plan 001	Wellcare Premium Enhanced Open (PPO) H7175, Plan 006
Complimentary Alternative Medicine	In-Network \$0 copay	Not covered	In-Network \$0 copay
	Out-of-Network 40% coinsurance		Out-of-Network 40% coinsurance
	What you should know: This plan provides 24 visits for specialties including therapeutic massage, routine chiropractor or acupuncture benefits.		What you should know: This plan provides 12 visits for specialties including therapeutic massage, routine chiropractor or acupuncture benefits.

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:如果您説中文,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 <u>www.wellcare.com/medicare</u> 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 <u>www.wellcare.com/medicare</u>

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

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.

