

## 2023 Summary of Benefits

Mississippi

Wellcare No Premium Open (PPO)

H0074 | 001

**Wellcare Community Assist (PPO)** 

H0074 | 003

**Wellcare Premium Hybrid Open (PPO)** 

H0074 | 002

#### 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 No Premium Open (PPO), Wellcare Community Assist (PPO) and Wellcare Premium Hybrid Open (PPO) from January 1, 2023 to December 31, 2023.

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 <a href="https://www.wellcare.com/medicare">www.wellcare</a>. com/medicare. To request a copy, please call 1-844-917-0175 (TTY 711): Hours are Monday - Sunday, 8 am - 8 pm (all time zones).

#### 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. To be eligible, the beneficiary must also be a United States citizen or are lawfully present in the United States.

#### Our plans and service areas:

H0074001000 Wellcare No Premium Open (PPO) includes these counties in Mississippi: Attala, Bolivar, Carroll, Claiborne, Clarke, Coahoma, Copiah, Covington, DeSoto, Forrest, George, Greene, Hancock, Harrison, Hinds, Holmes, Humphreys, Issaquena, Jackson, Jasper, Jefferson Davis, Jones, Kemper, Lauderdale, Lawrence, Leake, Leflore, Lincoln, Madison, Marion, Marshall, Montgomery, Neshoba, Newton, Panola, Perry, Pike, Quitman, Rankin, Scott, Sharkey, Simpson, Smith, Stone, Tallahatchie, Tate, Tunica, Walthall, Warren, Washington, Wayne, Yalobusha, and Yazoo.

H0074003000 Wellcare Community Assist (PPO) includes these counties in Mississippi: Claiborne, Copiah, DeSoto, George, Greene, Hancock, Harrison, Hinds, Issaquena, Jackson, Jefferson Davis, Leflore, Madison, Montgomery, Panola, Perry, Rankin, Scott, Simpson, Smith, Stone, Tate, Tunica, Warren, and Yalobusha.

H0074002000 Wellcare Premium Hybrid Open (PPO) includes these counties in Mississippi: Claiborne, Copiah, George, Hancock, Harrison, Hinds, Issaquena, Jackson, Jefferson Davis, Madison, Rankin, Scott, Simpson, Smith, and Warren.

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 <a href="https://www.medicare.gov">www.medicare.gov</a> 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 No Premium Open

(PPO), Wellcare Community Assist (PPO) and Wellcare Premium Hybrid 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. Some of our network pharmacies have preferred cost-sharing. You may pay less if you use these 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 No Premium Open (PPO), Wellcare Community Assist (PPO) and Wellcare Premium Hybrid 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 <a href="www.wellcare.com/medicare">www.wellcare.com/medicare</a>.

For more information, please call us at 1-844-917-0175 (TTY users should call 711). Hours are Monday - Sunday, 8 am - 8 pm (all time zones). Visit us at <a href="https://www.wellcare.com/medicare">www.wellcare.com/medicare</a>.

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 No Premium Open (PPO) H0074, Plan 001	Wellcare Community Assist (PPO) H0074, Plan 003	Wellcare Premium Hybrid Open (PPO) H0074, Plan 002	
Service Area	Our plans and service areas: H0074001000 Wellcare No Premium Open (PPO) includes these counties in Mississippi: Attala, Bolivar, Carroll, Claiborne, Clarke, Coahoma, Copiah, Covington, DeSoto, Forrest, George, Greene, Hancock, Harrison, Hinds, Holmes, Humphreys, Issaquena, Jackson, Jasper, Jefferson Davis, Jones, Kemper, Lauderdale, Lawrence, Leake, Leflore, Lincoln, Madison, Marion, Marshall, Montgomery, Neshoba, Newton, Panola, Perry, Pike, Quitman, Rankin, Scott, Sharkey, Simpson, Smith, Stone, Tallahatchie, Tate, Tunica, Walthall, Warren, Washington, Wayne, Yalobusha, and Yazoo.			
	H0074003000 Wellcare Community Assist (PPO) includes these counties in Mississippi: Claiborne, Copiah, DeSoto, George, Greene, Hancock, Harrison, Hinds, Issaquena, Jackson, Jefferson Davis, Leflore, Madison, Montgomery, Panola, Perry, Rankin, Scott, Simpson, Smith, Stone, Tate, Tunica, Warren, and Yalobusha.			
	H0074002000 Wellcare Premium Hybrid Open (PPO) includes these counties in Mississippi: Claiborne, Copiah, George, Hancock, Harrison, Hinds, Issaquena, Jackson, Jefferson Davis, Madison, Rankin, Scott, Simpson, Smith, and Warren.			
PPO plans do not require a prior a	re a prior authorization or referral for out-of-network services.			
Monthly plan premium (includes both medical and drugs)	\$0 You must continue to pay your Medicare Part B premium.	\$30.40 You must continue to pay your Medicare Part B premium.	\$232 You must continue to pay your Medicare Part B premium.	

	Wellcare No Premium Open (PPO) H0074, Plan 001	Wellcare Community Assist (PPO) H0074, Plan 003	Wellcare Premium Hybrid Open (PPO) H0074, Plan 002
Deductible	No deductible for medical. See prescription drugs section for Part D deductible.	No deductible for medical. See prescription drugs section for Part D deductible.	No deductible
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	\$6,000 in-network annually \$8,950 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.	\$6,000 in-network annually \$8,950 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.	\$3,450 in-network annually \$5,150 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.
Inpatient Hospital coverage	In-Network For each admission, you pay: • \$295 copay per day for days 1 through 6 • \$0 copay per day for days 7 through 90 • \$0 copay per day for days 91 and beyond *  Out-of-Network 30% coinsurance per admission.	In-Network For each admission, you pay: • \$300 copay per day for days 1 through 6 • \$0 copay per day for days 7 through 90 *  Out-of-Network Days 1-90: 20% coinsurance per admission.	In-Network For each admission, you pay: • \$0 copay per day, for days 1 through 90 • \$0 copay per day for days 91 and beyond *  Out-of-Network 20% coinsurance per admission.

	Wellcare No Premium Open (PPO) H0074, Plan 001	Wellcare Community Assist (PPO) H0074, Plan 003	Wellcare Premium Hybrid Open (PPO) H0074, Plan 002
Outpatient Hospital coverage Outpatient hospital services	In-Network \$325 copay for surgical and non-surgical services	In-Network \$300 copay for surgical and non-surgical services	In-Network \$0 copay for surgical and non-surgical services *
	Out-of-Network 30% coinsurance for surgical and non-surgical services	Out-of-Network 30% coinsurance for surgical and non-surgical services	Out-of-Network 20% coinsurance for surgical and non-surgical services
Outpatient hospital observation services	In-Network \$110 copay for outpatient observation services when you enter observation status through an emergency room. \$325 copay for outpatient observation services when you enter observation status through an outpatient facility. *  Out-of-Network 30% coinsurance	In-Network \$110 copay for outpatient observation services when you enter observation status through an emergency room. \$300 copay for outpatient observation services when you enter observation status through an outpatient facility. *  Out-of-Network 30% coinsurance	In-Network \$0 copay *  Out-of-Network 20% coinsurance

	Wellcare No Premium Open (PPO) H0074, Plan 001	Wellcare Community Assist (PPO) H0074, Plan 003	Wellcare Premium Hybrid Open (PPO) H0074, Plan 002
Ambulatory surgical center (ASC) services	In-Network \$300 copay	In-Network \$200 copay *	In-Network \$0 copay
	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 20% coinsurance
<b>Doctor Visits</b> Primary Care Providers	In-Network \$0 copay Out-of-Network 30% coinsurance	In-Network \$0 copay  Out-of-Network 30% coinsurance	In-Network \$0 copay Out-of-Network 20% coinsurance
Specialists	In-Network \$40 copay	In-Network \$40 copay	In-Network \$0 copay *
	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 20% coinsurance
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

	Wellcare No	Wellcare	Wellcare Premium
	Premium Open	Community Assist	Hybrid Open
	(PPO)	(PPO)	(PPO)
	H0074, Plan 001	H0074, Plan 003	H0074, Plan 002
Emergency care	\$110 copay	\$110 copay	\$50 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.
Worldwide emergency coverage	\$110 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.	\$110 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.	\$50 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.
Urgently needed services	\$40 copay Copay is waived if you are admitted to a hospital within 24 hours.	\$40 copay Copay is waived if you are admitted to a hospital within 24 hours.	\$0 copay

	Wellcare No Premium Open (PPO) H0074, Plan 001	Wellcare Community Assist (PPO) H0074, Plan 003	Wellcare Premium Hybrid Open (PPO) H0074, Plan 002
Worldwide urgent care coverage	\$110 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.	\$110 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.	\$50 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.
Diagnostic Services/Labs/Imaging  Lab services	COVID-19 testing and specified testing-related services at any location are \$0.  In-Network \$0 copay *	COVID-19 testing and specified testing-related services at any location are \$0.  In-Network \$0 copay *	COVID-19 testing and specified testing-related services at any location are \$0.  In-Network \$0 copay *
	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 20% coinsurance

	Wellcare No	Wellcare	Wellcare Premium
	Premium Open	Community Assist	Hybrid Open
	(PPO)	(PPO)	(PPO)
	H0074, Plan 001	H0074, Plan 003	H0074, Plan 002
Diagnostic tests and procedures	In-Network \$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. \$40 copay for all other Medicare-covered diagnostic procedures and tests. *  Out-of-Network 30% coinsurance	In-Network \$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. \$40 copay for all other Medicare-covered diagnostic procedures and tests. *  Out-of-Network 30% coinsurance	In-Network \$0 copay *  Out-of-Network 20% coinsurance
Outpatient X-rays	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 20% coinsurance

	Wellcare No Premium Open (PPO) H0074, Plan 001	Wellcare Community Assist (PPO) H0074, Plan 003	Wellcare Premium Hybrid Open (PPO) H0074, Plan 002
Diagnostic radiology services (e.g. MRI, CAT Scan)	In-Network \$0 copay for a Diagnostic Mammogram. \$100 copay for diagnostic radiology services at all other locations. \$325 copay for diagnostic radiology services received in an outpatient setting. *	In-Network \$0 copay for a Diagnostic Mammogram. \$150 copay for diagnostic radiology services at all other locations. \$300 copay for diagnostic radiology services received in an outpatient setting. *	In-Network \$0 copay *  Out-of-Network 20% coinsurance
	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance	
Therapeutic Radiology	In-Network 20% coinsurance *	In-Network 20% coinsurance *	In-Network \$0 copay *
	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 20% coinsurance
Hearing services			
Hearing Exam Medicare Covered	In-Network \$40 copay *	In-Network \$40 copay *	In-Network \$0 copay *
	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 20% coinsurance

	Wellcare No Premium Open (PPO) H0074, Plan 001	Wellcare Community Assist (PPO) H0074, Plan 003	Wellcare Premium Hybrid Open (PPO) H0074, Plan 002
Routine hearing exam	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
Hearing Aids			
Hearing Aid Fitting/Evaluation(s)	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 fitting(s) / evaluation(s) every year	1 fitting(s) / evaluation(s) every year	1 fitting(s) / evaluation(s) every year

	Wellcare No Premium Open (PPO) H0074, Plan 001	Wellcare Community Assist (PPO) H0074, Plan 003	Wellcare Premium Hybrid Open (PPO) H0074, Plan 002
Hearing aid allowance	Up to a \$500 allowance per ear every year for hearing aids.	Up to a \$750 allowance per ear every year for hearing aids.	Up to a \$1,000 allowance per ear every year for hearing aids.
All types	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
	Limited to 2 hearing aid(s) every year	Limited to 2 hearing aid(s) every year	Limited to 2 hearing aid(s) every year
Additional Hearing Information	What you should know 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.	What you should know 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.	What you should know 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.

	Wellcare No Premium Open (PPO) H0074, Plan 001	Wellcare Community Assist (PPO) H0074, Plan 003	Wellcare Premium Hybrid Open (PPO) H0074, Plan 002
Dental services			
Preventive services	In-Network \$0 copay	In-Network \$0 copay	In-Network \$0 copay
	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance	Out-of-Network 70% coinsurance
	Cleanings 2 every year	Cleanings 2 every year	Cleanings 2 every year
	Dental x-rays 1 every 12 to 36 months depending on type of service	Dental x-rays 1 every 12 to 36 months depending on type of service	Dental x-rays 1 every 12 to 36 months depending on type of service
	Oral exams 2 every year	Oral exams 2 every year	Oral exams 2 every year
Fluoride Treatment	In-Network \$0 copay *	In-Network \$0 copay	In-Network \$0 copay *
	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance	Out-of-Network 70% coinsurance
	1 every year	1 every year	1 every year

	Wellcare No Premium Open (PPO) H0074, Plan 001	Wellcare Community Assist (PPO) H0074, Plan 003	Wellcare Premium Hybrid Open (PPO) H0074, Plan 002
Comprehensive services			
Medicare-covered	In-Network \$40 copay for each Medicare-covered service.	In-Network \$40 copay for each Medicare-covered service.	In-Network \$0 copay for each Medicare-covered service. *
	Out-of-Network 30% coinsurance for each Medicare-covered service.	Out-of-Network 30% coinsurance for each Medicare-covered service.	Out-of-Network 20% coinsurance for each Medicare-covered service.
Diagnostic Services	In-Network \$0 copay *	In-Network \$0 copay	In-Network 40% coinsurance *
	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance	Out-of-Network 70% coinsurance
	1 diagnostic service(s) every year	1 diagnostic service(s) every year	1 diagnostic service(s) every year
Restorative Services	In-Network \$0 copay	In-Network \$0 copay	In-Network 40% coinsurance *
	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance	Out-of-Network 70% coinsurance
	1 restorative service(s) every 12 to 84 months depending on type of service	1 restorative service(s) every 12 to 84 months depending on type of service	1 restorative service(s) every 12 to 84 months depending on type of service

	Wellcare No Premium Open (PPO) H0074, Plan 001	Wellcare Community Assist (PPO) H0074, Plan 003	Wellcare Premium Hybrid Open (PPO) H0074, Plan 002
Endodontics/ Periodontics/ Extractions	In-Network \$0 copay	In-Network \$0 copay *	In-Network 40% coinsurance *
	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance	Out-of-Network 70% coinsurance
	1 endodontic service(s) per tooth 1 periodontic service(s) every 6 to 36 months depending on type of service 1 extraction(s) per tooth	1 endodontic service(s) per tooth 1 periodontic service(s) every 6 to 36 months depending on type of service 1 extraction(s) per tooth	1 endodontic service(s) per tooth 1 periodontic service(s) every 6 to 36 months depending on type of service 1 extraction(s) per tooth
Non-routine services	In-Network \$0 copay	In-Network \$0 copay	In-Network 40% coinsurance *
	Out-of-Network	Out-of-Network	Out-of-Network
	50% coinsurance	50% coinsurance	70% coinsurance
	1 non-routine service(s) every date of service to 24 months depending on type of service	1 non-routine service(s) every date of service to 24 months depending on type of service	1 non-routine service(s) every date of service to 60 months depending on type of service

	Wellcare No Premium Open (PPO) H0074, Plan 001	Wellcare Community Assist (PPO) H0074, Plan 003	Wellcare Premium Hybrid Open (PPO) H0074, Plan 002
Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services	In-Network \$0 copay *	In-Network \$0 copay	In-Network 40% coinsurance *
	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance	Out-of-Network 70% coinsurance
	Prosthodontics - every 12 to 84 months depending on type of service. Oral/maxillofacial surgery - every 12 to 60 months or per lifetime depending on type of service.	Prosthodontics are not covered Oral/maxillofacial surgery - every 12 to 60 months or per lifetime depending on type of service	Prosthodontics - every 12 to 84 months depending on type of service Oral/maxillofacial surgery - every 12 to 60 months or per lifetime depending on type of service Other services - every 6 to 60 months depending on type of service
Additional Dental Information	What you should know:	What you should know:	What you should know:
	This plan includes coverage of comprehensive services up to \$1,000 per plan year.	This plan includes coverage of comprehensive services up to \$2,000 per plan year.	This plan includes coverage of comprehensive services up to \$3,000 per plan year.

	Wellcare No	Wellcare	Wellcare Premium
	Premium Open	Community Assist	Hybrid Open
	(PPO)	(PPO)	(PPO)
	H0074, Plan 001	H0074, Plan 003	H0074, Plan 002
Vision Services			
Eye Exam Medicare Covered	In-Network \$0 copay (Medicare-covered diabetic retinopathy screening) \$40 copay (all other Medicare-covered eye exams) *  Out-of-Network \$0 copay (Medicare-covered diabetic retinopathy screening) 30% coinsurance (all other Medicare-covered eye exams)	In-Network \$0 copay (Medicare-covered diabetic retinopathy screening) \$40 copay (all other Medicare-covered eye exams) *  Out-of-Network \$0 copay (Medicare-covered diabetic retinopathy screening) 30% coinsurance (all other Medicare-covered eye exams)	In-Network \$0 copay *  Out-of-Network \$0 copay (Medicare-covered diabetic retinopathy screening) 20% coinsurance (all other Medicare-covered eye exams)
Routine eye exam (Refraction)	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

	Wellcare No	Wellcare	Wellcare Premium
	Premium Open	Community Assist	Hybrid Open
	(PPO)	(PPO)	(PPO)
	H0074, Plan 001	H0074, Plan 003	H0074, Plan 002
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
	30% coinsurance	30% coinsurance	20% coinsurance
	for each	for each	for each
	Medicare-covered	Medicare-covered	Medicare-covered
	service.	service.	service.
Eyewear	In-Network	In-Network	In-Network
Medicare Covered	\$0 copay	\$0 copay	\$0 copay
	Out-of-Network	Out-of-Network	Out-of-Network
	30% coinsurance	30% coinsurance	20% coinsurance
Routine eyewear			
Contact lenses/Eyeglasses (lenses and frames)/Eyeglass frames	In-Network \$0 copay	In-Network \$0 copay	In-Network \$0 copay
	Out-of-Network	Out-of-Network	Out-of-Network
	40% coinsurance	40% coinsurance	40% coinsurance
Eyewear allowance	Up to a \$200 combined allowance towards contacts and glasses (lenses and/or frames) every year.	Up to a \$200 combined allowance towards contacts and glasses (lenses and/or frames) every year.	Up to a \$400 combined allowance towards contacts and glasses (lenses and/or frames) every year.

	Wellcare No Premium Open (PPO) H0074, Plan 001	Wellcare Community Assist (PPO) H0074, Plan 003	Wellcare Premium Hybrid Open (PPO) H0074, Plan 002	
Mental Health Services				
Inpatient visit	In-Network For each admission, you pay: • \$295 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 admission.	In-Network For each admission, you pay: • \$300 copay per day for days 1 through 6 • \$0 copay per day for days 7 through 90 *  Out-of-Network Days 1-90: 20% coinsurance per admission.	In-Network For each admission, you pay: • \$0 copay per day, for days 1 through 90 *  Out-of-Network Days 1-90: 20% coinsurance per admission.	
Outpatient individual therapy visit	In-Network \$25 copay * Out-of-Network	In-Network \$40 copay * Out-of-Network	In-Network \$0 copay *  Out-of-Network	
Outpatient group therapy visit	In-Network \$25 copay *	30% coinsurance In-Network \$40 copay *	In-Network \$0 copay *	
	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 20% coinsurance	

	Wellcare No Premium Open (PPO) H0074, Plan 001	Wellcare Community Assist (PPO) H0074, Plan 003	Wellcare Premium Hybrid Open (PPO) H0074, Plan 002
Skilled nursing facility (SNF)	In-Network For each benefit period, you pay: • \$0 copay per day for days 1 through 20 • \$196 copay per day for days 21 through 60 • \$0 copay per day for days 61 through 100 *  Out-of-Network Days 1-100: 30% coinsurance per benefit period.	In-Network For each benefit period, you pay:  • \$0 copay per day for days 1 through 20  • \$196 copay per day for days 21 through 60  • \$0 copay per day for days 61 through 100  *  Out-of-Network Days 1-100: 20% coinsurance per benefit period.	In-Network Days 1-100: \$0 copay *  Out-of-Network Days 1-100: 20% coinsurance per benefit period.
Therapy and Rehabilitation Services			
Physical Therapy	In-Network \$40 copay *	In-Network \$40 copay *	In-Network \$0 copay
	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 20% coinsurance
Outpatient rehabilitation services provided by an occupational therapist	In-Network \$40 copay *	In-Network \$40 copay *	In-Network \$0 copay
	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 20% coinsurance

	Wellcare No	Wellcare	Wellcare Premium
	Premium Open	Community Assist	Hybrid Open
	(PPO)	(PPO)	(PPO)
	H0074, Plan 001	H0074, Plan 003	H0074, Plan 002
Pulmonary rehabilitation services	In-Network	In-Network	In-Network
	\$20 copay	\$20 copay	\$0 copay
	Out-of-Network	Out-of-Network	Out-of-Network
	30% coinsurance	30% coinsurance	20% coinsurance
Ambulance			
Ground Ambulance	In-Network	In-Network	In-Network
	\$250 copay	\$250 copay	\$0 copay
	Out-of-Network	Out-of-Network	Out-of-Network
	\$250 copay	\$250 copay	\$0 copay
Air Ambulance	In-Network \$250 copay *	In-Network \$250 copay	In-Network \$0 copay
	Out-of-Network	Out-of-Network	Out-of-Network
	\$250 copay	\$250 copay	\$0 copay
Transportation Services	In-Network Not covered	Up to 24 one-way trips every year to plan-approved health-related locations.	In-Network Not covered
		In-Network \$0 copay (per one-way trip) *	

	Wellcare No Premium Open (PPO) H0074, Plan 001	Wellcare Community Assist (PPO) H0074, Plan 003	Wellcare Premium Hybrid Open (PPO) H0074, Plan 002
	Out-of-Network Not covered	Out-of-Network 75% coinsurance (per one-way trip)	Out-of-Network Not covered
		What you should know:	
		Mileage limitations may apply. Call Member Services 72 hours in advance to reserve a ride for your appointment.	
Medicare Part B Drugs			
Chemotherapy drugs	In-Network 20% coinsurance *	In-Network 20% coinsurance *	In-Network \$0 copay
	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 20% coinsurance
Other Part B drugs	In-Network 20% coinsurance *	In-Network 20% coinsurance *	In-Network \$0 copay
	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 20% coinsurance

Prescription Drug Coverage	Wellcare No Premium Open (PPO) H0074, Plan 001	Wellcare Community Assist (PPO) H0074, Plan 003	Wellcare Premium Hybrid Open (PPO) H0074, Plan 002	
Stage 1: Annual Pres	cription Deductible			
Deductible	\$150 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.	\$340 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.	This plan has no deductible for Part D covered drugs, this payment stage doesn't apply.	

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

You pay the following until your total yearly drug costs reach \$4,660. 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.

#### Important Message About What You Pay for Vaccines and Insulin:

Our plan covers most Part D vaccines at no cost to you, even if you have not paid your deductible (if your plan has a deductible).

You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it is on, even if you have not paid your deductible (if your plan has a deductible).

#### Retail cost-sharing (30-day/90-day supply)

	Preferred	Standard	Preferred	Standard	Preferred	Standard
Tier 1 Preferred Generic Drugs	\$0 / \$0	\$3 / \$9	\$0 / \$0	\$19 / \$57	\$0 / \$0	\$5 / \$15
	copay	copay	copay	copay	copay	copay
Tier 2 Generic Drugs	\$10 / \$30	\$15 / \$45	\$0 / \$0	\$20 / \$60	\$5 / \$15	\$10 / \$30
	copay	copay	copay	copay	copay	copay
Tier 3 Preferred Brand Drugs	\$37 / \$111	\$47 / \$141	\$37 / \$111	\$47 / \$141	\$30 / \$90	\$40 / \$120
	copay	copay	copay	copay	copay	copay

Prescription Drug Coverage	Wellcare No Premium Open (PPO) H0074, Plan 001		Wellcare Community Assist (PPO) H0074, Plan 003		Wellcare Premium Hybrid Open (PPO) H0074, Plan 002	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
Tier 4 Non-Preferred Drugs	\$90 / \$270 copay	\$100 / \$300 copay	45% / 45% coinsurance	45% / 45% coinsurance	\$85 / \$255 copay	\$95 / \$285 copay
Tier 5 Specialty Tier	30% coinsurance / Not Available	30% coinsurance / Not Available	25% coinsurance / Not Available	25% coinsurance / Not Available	33% coinsurance / Not Available	33% coinsurance / Not Available
Tier 6 Select Care Drugs	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay

Prescription Drug Coverage	Wellcare No Premium Open (PPO) H0074, Plan 001	Wellcare Community Assist (PPO) H0074, Plan 003	Wellcare Premium Hybrid Open (PPO) H0074, Plan 002
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#### 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	\$0 / \$0	\$3 / \$9	\$0 / \$0	\$19 / \$57	\$0 / \$0	\$5 / \$15
	copay	copay	copay	copay	copay	copay
Tier 2 Generic Drugs	\$10 / \$0	\$15 / \$45	\$0 / \$0	\$20 / \$60	\$5 / \$0	\$10 / \$30
	copay	copay	copay	copay	copay	copay
Tier 3 Preferred Brand Drugs	\$37 / \$74	\$47 / \$141	\$37 / \$74	\$47 / \$141	\$30 / \$60	\$40 / \$120
	copay	copay	copay	copay	copay	copay
Tier 4 Non-Preferred Drugs	\$90 / \$180 copay	\$100 / \$300 copay	45% / 45% coinsurance	45% / 45% coinsurance	\$85 / \$170 copay	\$95 / \$285 copay
Tier 5 Specialty Tier	30%	30%	25%	25%	33%	33%
	coinsurance	coinsurance	coinsurance	coinsurance	coinsurance	coinsurance
	/ Not	/ Not	/ Not	/ Not	/ Not	/ Not
	Available	Available	Available	Available	Available	Available
Tier 6 Select Care Drugs	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0
	copay	copay	copay	copay	copay	copay

Prescription Drug Coverage	Wellcare No Premium Open (PPO) H0074, Plan 001		Wellcare Community Assist (PPO) H0074, Plan 003		Wellcare Premium Hybrid Open (PPO) H0074, Plan 002	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
Stage 3: Coverage Gap						
	After your to costs (included plan has paid you have paid \$4,660, you wanted the plan has paid you have paid \$4,660, you wanted the plan has paid you have paid \$4,660, you wanted the plan has paid your surance of the plan has paid your formula the plan has paid you have paid your formula the plan has paid you have paid y	ing what our and what d) reach will pay no % for generic for brand for any drug e coverage tage, for lect drugs u pay your r Please see ary and Coverage garding this	After your to costs (include plan has paid you have paid \$4,660, your more than 25 coinsurance that drugs or 25% coinsurance that gap.	ing what our land what d) reach will pay no % for generic for brand for any drug	After your to costs (includ plan has paid you have paid \$4,660, your more than 25 coinsurance drugs or 25% coinsurance hame drugs, tier during the gap.  During this start and see on Tier 6, your copayment of coinsurance your Formula Evidence of for details reduring coverage.	ing what our land what d) reach will pay no 5% for generic 6 for brand for any drug the coverage tage, for elect drugs the pay your r Please see ary and Coverage garding this

Prescription Drug Coverage	Wellcare No Premium Open (PPO) H0074, Plan 001		Wellcare Community Assist (PPO) H0074, Plan 003		Wellcare Premium Hybrid Open (PPO) H0074, Plan 002	
	Preferred	Standard	Preferred	Standard	Preferre	d Standard
Stage 4: Catastrophic	Coverage					
	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,400, you pay the greater of:  • 5% coinsurance, or  • \$4.15 copay for generic (including brand drugs treated as generic) and \$10.35 copay for all other drugs.		After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,400, you pay the greater of:  • 5% coinsurance, or  • \$4.15 copay for generic (including brand drugs treated as generic) and \$10.35 copay for all		(including purchase retail phathrough in \$7,400, ying greater of the state of the s	ocket drug costs g drugs d through your armacy and mail order) reach you pay the

Generic drugs may be covered on tiers other than Tier 1 and Tier 2. Please check this plan's Formulary to validate the specific tier on which your drugs are covered.

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:**

Wellcare No Premium Open (PPO) and Wellcare Premium Hybrid Open (PPO) include(s) 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 No Premium Open (PPO) H0074, Plan 001	Wellcare Community Assist (PPO) H0074, Plan 003	Wellcare Premium Hybrid Open (PPO) H0074, Plan 002
Chiropractic Services			
Medicare-covered	In-Network \$20 copay *	In-Network \$20 copay *	In-Network \$0 copay
	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 20% coinsurance
Acupuncture			
Medicare-covered	In-Network \$0 copay for Medicare-covered Acupuncture received in a PCP office. \$40 copay for Medicare-covered Acupuncture received in a Specialist office. \$20 copay for Medicare-covered Acupuncture received in a Chiropractor office. *	In-Network \$0 copay for Medicare-covered Acupuncture received in a PCP office. \$40 copay for Medicare-covered Acupuncture received in a Specialist office. \$20 copay for Medicare-covered Acupuncture received in a Chiropractor office. *	In-Network \$0 copay for Medicare-covered Acupuncture received in a PCP office. \$0 copay for Medicare-covered Acupuncture received in a Specialist office. \$0 copay for Medicare-covered Acupuncture received in a Chiropractor office. *

	Wellcare No	Wellcare	Wellcare Premium
	Premium Open	Community Assist	Hybrid Open
	(PPO)	(PPO)	(PPO)
	H0074, Plan 001	H0074, Plan 003	H0074, Plan 002
	Out-of-Network 30% coinsurance for Medicare-covered Acupuncture received in a PCP office. 30% coinsurance for Medicare-covered Acupuncture received in a Specialist office. 30% coinsurance for Medicare-covered Acupuncture received in a Chiropractor office.	Out-of-Network 30% coinsurance for Medicare-covered Acupuncture received in a PCP office. 30% coinsurance for Medicare-covered Acupuncture received in a Specialist office. 30% coinsurance for Medicare-covered Acupuncture received in a Chiropractor office.	Out-of-Network 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.
Podiatry Services (Foot Care)  Medicare Covered	In-Network	In-Network	In-Network
	\$40 copay	\$40 copay	\$0 copay
	*  Out-of-Network	*  Out-of-Network	*  Out-of-Network
	30% coinsurance	30% coinsurance	20% coinsurance

	Wellcare No Premium Open (PPO) H0074, Plan 001	Wellcare Community Assist (PPO) H0074, Plan 003	Wellcare Premium Hybrid Open (PPO) H0074, Plan 002		
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. For more information, or to schedule an appointment, call Teladoc at 1-800-835-2362 (TTY: 711) 24 hours a day, 7 days a week.				
Home health agency care	In-Network \$0 copay	In-Network \$0 copay	In-Network \$0 copay		
	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 20% coinsurance		

	Wellcare No Premium Open (PPO) H0074, Plan 001	Wellcare Community Assist (PPO) H0074, Plan 003	Wellcare Premium Hybrid Open (PPO) H0074, Plan 002
Meals			
Post-Acute Meals	\$0 copay What you should know:	\$0 copay What you should know:	Not covered
	You pay nothing for meals immediately following an Inpatient hospital stay to aid in recovery with a maximum of 3 meals per day for up to 14 days with a maximum of 42 meals per occurrence for an unlimited number of occurrences per year.	You pay nothing for meals immediately following an Inpatient hospital stay to aid in recovery with a maximum of 3 meals per day for up to 14 days with a maximum of 42 meals per occurrence for an unlimited number of occurrences per year.	
Medical Equipment/Supplies			
Durable Medical Equipment (DME)	In-Network 20% coinsurance *	In-Network 20% coinsurance *	In-Network \$0 copay *
	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 20% coinsurance
Prosthetics	In-Network 20% coinsurance *	In-Network 20% coinsurance *	In-Network \$0 copay
	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 20% coinsurance

	Wellcare No	Wellcare	Wellcare Premium
	Premium Open	Community Assist	Hybrid Open
	(PPO)	(PPO)	(PPO)
	H0074, Plan 001	H0074, Plan 003	H0074, Plan 002
Diabetic supplies	In-Network \$0 copay	In-Network \$0 copay *	In-Network \$0 copay
	Out-of-Network	Out-of-Network	Out-of-Network
	30% coinsurance	30% coinsurance	20% coinsurance
	Limitations may apply	Limitations may apply	Limitations may apply
Diabetic therapeutic shoes or inserts	In-Network 20% coinsurance *	In-Network 20% coinsurance *	In-Network \$0 copay
	Out-of-Network	Out-of-Network	Out-of-Network
	30% coinsurance	30% coinsurance	20% coinsurance
Opioid treatment program services	In-Network \$40 copay *	In-Network \$40 copay *	In-Network \$0 copay
	Out-of-Network	Out-of-Network	Out-of-Network
	30% coinsurance	30% coinsurance	20% coinsurance

	Wellcare No	Wellcare	Wellcare Premium
	Premium Open	Community Assist	Hybrid Open
	(PPO)	(PPO)	(PPO)
	H0074, Plan 001	H0074, Plan 003	H0074, Plan 002
Over-the-Counter (OTC) Items	\$0 copay Maximum benefit is \$76 every three months to spend on plan-approved OTC items. Limitations may apply. At the end of each benefit period, any unused benefit dollars will expire.	\$0 copay Maximum benefit is \$50 every three months to spend on plan approved OTC items. Limitations may apply. At the end of each benefit period, any unused benefit dollars will expire.	\$0 copay Maximum benefit is \$55 every three months to spend on plan-approved OTC items. Limitations may apply. At the end of each benefit period, any unused benefit dollars will expire.

Wellcare No Premium Open (PPO) H0074, Plan 001	Wellcare Community Assist (PPO) H0074, Plan 003	Wellcare Premium Hybrid Open (PPO) H0074, Plan 002
What you should know:	What you should know:	What you should know:
You can purchase eligible OTC items from participating CVS retail locations with your plan's Member ID Card or from the catalog by phone or online for home delivery.  - To place an order over the phone call: 1-866-819-2516, (TTY 711)  - Order via the catalog online at www.cvs.com/otchs/wellcare	Use your OTC card or catalog to purchase approved over-the-counter items through mail order or at participating locations. To purchase items through your catalog, place your order online or over the phone for home delivery. To find retailers where you can use your OTC card, please contact Member Services.	You can purchase eligible OTC items from participating CVS retail locations with your plan's Member ID Card or from the catalog by phone or online for home delivery.  - To place an order over the phone call: 1-866-819-2516, (TTY 711)  - Order via the catalog online at www.cvs.com/otchs/wellcare

	Wellcare No	Wellcare	Wellcare Premium
	Premium Open	Community Assist	Hybrid Open
	(PPO)	(PPO)	(PPO)
	H0074, Plan 001	H0074, Plan 003	H0074, Plan 002
Wellness Programs	For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage.	For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage.	For a detailed list of wellness program benefits offered, please refer to the Evidence of 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 No Premium Open (PPO) H0074, Plan 001	Wellcare Community Assist (PPO) H0074, Plan 003	Wellcare Premium Hybrid Open (PPO) H0074, Plan 002
	What you should know:	What you should know:	What you should know:
	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 fitness tracker may be selected as part of a home fitness kit.	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 fitness tracker may be selected as part of a home fitness kit.	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 fitness tracker may be selected as part of a home fitness kit.
Additional sessions of smoking and tobacco cessation counseling	In-Network \$0 copay Out-of-Network	In-Network \$0 copay Out-of-Network	In-Network \$0 copay Out-of-Network
	\$0 copay  Limited to 5 visit(s) every year	\$0 copay  Limited to 5 visit(s) every year	\$0 copay Limited to 5 visit(s) every year

	Wellcare No Premium Open (PPO) H0074, Plan 001	Wellcare Community Assist (PPO) H0074, Plan 003	Wellcare Premium Hybrid Open (PPO) H0074, Plan 002
Additional Routine Annual Physical	In-Network \$0 copay	In-Network \$0 copay	In-Network \$0 copay
	Out-of-Network	Out-of-Network	Out-of-Network
	\$0 copay	\$0 copay	\$0 copay
	What you should know: The exam includes a detailed medical/family history, performance of a detailed head-to-toe assessment with a hands-on examination of all the body systems, recommendations for preventive screenings/care, and counseling about healthy behaviors, and is beyond the Annual Wellness Visit services.	What you should know: The exam includes a detailed medical/family history, performance of a detailed head-to-toe assessment with a hands-on examination of all the body systems, recommendations for preventive screenings/care, and counseling about healthy behaviors, and is beyond the Annual Wellness Visit services.	What you should know: The exam includes a detailed medical/family history, performance of a detailed head-to-toe assessment with a hands-on examination of all the body systems, recommendations for preventive screenings/care, and counseling about healthy behaviors, and is beyond the Annual Wellness Visit services.
24-Hour Nurse Advice Line	\$0 copay	\$0 copay	\$0 copay

	Wellcare No Premium Open (PPO) H0074, Plan 001	Wellcare Community Assist (PPO) H0074, Plan 003	Wellcare Premium Hybrid Open (PPO) H0074, Plan 002
Flex Card	\$200 yearly benefit What you should know: The flex card benefit is a debit card that may be used to cover out of pocket dental, vision or hearing costs.	Not covered	Not covered
In-home support services	Not covered	\$0 copay for each in-home support services visit. Up to 6 visits every year.  What you should know: You can receive Chore Services if you meet certain clinical criteria. Services must be recommended or requested by a licensed plan clinician or a licensed plan provider. Services are provided in two hour increments.	Not covered

#### **Multi-Language Insert**

#### **Multi-Language Interpreter Services**

**Spanish:** Contamos con servicios de interpretación gratuitos para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o de medicamentos. Para obtener un intérprete, simplemente llámenos a los números del plan que figuran en las siguientes páginas. Alguien que hable español puede ayudarle. Este es un servicio gratuito.

Chinese Mandarin: 我们有免费的口译服务来回答您就我们的健康或药物计划提出的任何问题。如需口译员,只需拨打以下页面上的计划号码致电联系我们。会说中文普通话的人员可以协助您。此为免费服务。

Chinese Cantonese: 我們有免費的口譯服務來回答您就我們的健康或藥物計劃提出的任何問題。如需口譯員,只需撥打以下頁面上的計劃號碼致電聯絡我們。會說粵語的人員可以協助您。此為免費服務。

**Tagalog:** Meron kaming libreng serbisyo ng interpreter para sagutin anumang tanong na meron ka tungkol sa aming plano ng kalusugan o gamot. Para makakuha ng interpreter, tawagan lang kami sa mga numero ng plano na nasa sumusunod na mga pahina. Matutulungan ka ng sinumang nagsasalita ng Tagalog. Libreng serbisyo ito.

**French:** Nous disposons de services d'interprétation gratuits pour répondre à toutes les questions que vous pourriez vous poser au sujet de notre régime de soins médicaux ou de notre régime d'assurance-médicaments. Pour bénéficier des services d'un interprète, il suffit de nous appeler aux numéros de régime indiqués dans les pages suivantes. Quelqu'un qui parle français peut vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi cung cấp dịch vụ phiên dịch viên miễn phí để trả lời bất kỳ câu hỏi nào quý vị có về chương trình y tế hoặc thuốc của chúng tôi. Để nhận được dịch vụ phiên dịch, chỉ cần gọi cho chúng tôi theo số điện thoại của chương trình trong các trang sau. Người nào đó nói tiếng Việt có thể giúp quý vị. Đây là dịch vụ miễn phí.

**German:** Wir bieten Ihnen einen kostenlosen Dolmetscherdienst, um alle Ihre Fragen zu unserem Gesundheitsoder Medikamentenplan zu beantworten. Um einen Dolmetscher zu finden, rufen Sie uns einfach unter den auf den folgenden Seiten angegebenen Plan-Nummern an. Jemand, der Deutsch spricht, kann Ihnen helfen. Dieser Service ist für Sie kostenlos.

**Korean:** 저희의 건강 또는 약품 플랜에 대한 질문에 답해 드릴 수 있는 무료 통역 서비스를 제공합니다. 통역사에게 연결하려면 다음 페이지에 있는 플랜 번호로 전화하시기 바랍니다. 한국어를 하는 분이 도와드릴 수 있습니다. 이 통화는 무료 서비스입니다.

**Russian:** Мыпредоставляембесплатныеуслугиустного перевода, чтобы ответить налюбые вопросы, которые могут возникнуть у вас о нашем плане медицинского страхования или страхового покрытия лекарственных препаратов. Чтобы получить устного переводчика, просто позвоните нам по номерам планов, указанным на следующих страницах. Вам поможет тот, кто говорит по-русски. Эта услуга предоставляется бесплатно.

Arabic: نوفر خدمات مترجم فوري للإجابة عن أي أسئلة قد تكون لديك حول خطتنا الصحية أو الدوائية. للاستعانة بمترجم، ما عليك سوى الاتصال بنا على أرقام الخطة في الصفحات التالية. شخص يتحدث العربية بمكنه مساعدتك. هذه الخدمة تقدم مجانًا.

Hindi: हमारे स्वास्थ्य या दवा योजना के बारे में आपके होने वाले किसी भी प्रश्न का उत्तर देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएं उपलब्ध हैं। दुभाषिया प्राप्त करने के लिए, हमें निम्नलिखित पृष्ठों पर दिए गए प्लान नंबरों पर कॉल करें। कोई हिंदी भाषी व्यक्ति आपकी मदद कर सकता है। यह एक निःशुल्क सेवा है।

**Italian:** Disponiamo di servizi di interpretariato gratuiti per rispondere ad eventuali domande in merito al nostro piano sanitario o farmaceutico. Per ottenere un interprete, chiami i recapiti del piano disponibili nelle pagine successive. Qualcuno che parla italiano Le sarà d'aiuto. Si tratta di un servizio gratuito.

**Portugués:** Temos serviços de intérprete gratuitos para responder quaisquer perguntas que você possa ter sobre nossos planos de saúde ou de medicamentos. Para solicitar um intérprete, ligue para nós através dos números do plano nas páginas a seguir. Um funcionário que fala português poderá ajudá-lo. Este serviço é gratuito.

**French Creole:** Nou gen sèvis entèprèt gratis pou reponn tout kesyon ou ka genyen konsènan plan sante oswa plan medikaman nou an. Pou jwenn yon entèprèt, annik rele nou nan nimewo plan yo ki sou paj annapre yo. Yon moun ki pale Kreyòl Franse kapab ede ou. Se yon sèvis gratis li ye.

**Polish:** Oferujemy bezpłatne usługi tłumaczeniowe w przypadku pytań dotyczących naszego planu zdrowotnego i lekowego. Aby skorzystać z tłumacza, prosimy zadzwonić do nas pod numery podane na kolejnych stronach. Pomocą posłużą osoby mówiące po polsku. Usługa jest bezpłatna.

Japanese: 当社の医療プランまたは処方薬プランについての質問にお答えする無料の通訳サービスをご利用いただけます。通訳サービスをご利用になるには、以降のページにおけるプランの番号までお電話ください。日本語を話すスタッフが対応いたします。これは無料のサービスです。

Hawaiian: Aia iā mākou he mau lawelawe māhele 'ōlelo manuahi e pane i nā 'ano nīnau āu no ka mākou papahana mālama olakino a ho'olako lā'au. No ka 'imi i mea māhele 'ōlelo, e kelepona wale mai iā mākou ma nā helu kelepona e waiho nei ma kēia mau 'ao'ao e koe nei. Na kekahi māhele 'ōlelo Hawai'i e kōkua iā 'oe. He lawelawe manuahi kēia.

**Ilocano:** Addaankami kadagiti libre a serbisio ti panagipatarus tapno masungbatan dagiti aniaman a saludsodmo maipapan iti salun-at wenno plano iti agas. Tapno makaala iti tagaipatarus, tawagannakami laeng kadagiti numero ti plano kadagiti sumaganad a panid. Matulongannaka ti maysa a tao nga agsasao iti Ilocano. Daytoy ket libre a serbisio.

**Samoan:** E iai a matou auaunaga fa'aliliu upu fua e tali ai so'o se fesili e te ono iai e uiga i la matou fuafuaga fa'alesoifua maloloina po'o vaila'au. Mo le mauaina o se fa'aliliu upu, na'o le vala'au mai i numera o fuafuaga o lo'o i itulau nei. E mafai e se tasi e tautala i le gagana Samoa ona fesoasoani ia te oe. Ose auaunaga e leai se totogi.

# We're Just a Phone Call Away

#### **CALIFORNIA**

♣ HMO, HMO D-SNP

1-866-999-3945

#### **HAWAII**

➡ HMO, PPO, HMO D-SNP

1-877-457-7621

#### **ILLINOIS\***

➡ HMO, HMO-POS, HMO C-SNP, PPO

1-833-444-9088

# GEORGIA, ILLINOIS\*\*, INDIANA, MICHIGAN, OHIO AND SOUTH CAROLINA

→ HMO, HMO C-SNP, HMO D-SNP, HMO-POS, HMO-POS C-SNP, HMO-POS D-SNP, PPO, PPO D-SNP

1-866-892-8340

#### **ALL OTHER STATES**

➡ HMO, HMO C-SNP, HMO-POS, HMO-POS C-SNP,
PFFS, PPO

1-833-444-9088

➡ HMO D-SNP, HMO-POS D-SNP, PPO D-SNP.

1-833-444-9089

**TTY FOR ALL OF THE ABOVE: 711** 

#### **HOURS OF OPERATION**

October 1 to March 31: Monday-Sunday, 8 a.m. to 8 p.m.

April 1 to September 30: Monday-Friday, 8 a.m. to 8 p.m.

Or visit www.wellcare.com/medicare or www.wellcare.com/ohana

\*Wellcare Assist (HMO), Wellcare Assist Compass (HMO), Wellcare Giveback (HMO), Wellcare Giveback Dividend (HMO), Wellcare Giveback Open (PPO), Wellcare Low Premium (HMO-POS), Wellcare No Premium (HMO), Wellcare No Premium (HMO-POS), Wellcare No Premium Open (PPO), Wellcare No Premium Preferred (HMO), Wellcare No Premium Value (HMO), Wellcare Patriot Giveback (HMO-POS), Wellcare Patriot No Premium (HMO-POS)

\*\*Wellcare Assist (HMO), Wellcare No Premium Essential (HMO), Wellcare No Premium Exclusive (HMO)

#### **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 Member Services representative at 1-844-917-0175 (TTY: 711). Hours are Monday - Sunday, 8 am - 8 pm (all time zones).

	The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit <a href="www.wellcare.com/medicare">www.wellcare.com/medicare</a> or call 1-844-917-0175 (TTY: 711) to view a copy of the EOC. Hours are Monday - Sunday, 8 am - 8 pm (all time zones).			
	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 medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.			
	Review the formulary to make sure your drugs are covered.			
Un	Understanding Important Rules			

**Understanding the Benefits** 

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, 2024.

☐ For PPO, PFFS and POS plans: Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for certain covered services, 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.

#### **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**

Monday - Sunday, 8 am - 8 pm (all time zones)

Online www.wellcare.com/medicare

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

Wellcare is the Medicare brand for Centene Corporation, 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.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

