2023
Summary of Benefits

Louisiana

Wellcare Dual Access (HMO D-SNP)

H2491 | 022

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

This is a summary of drug and health services covered by Wellcare Dual Access (HMO D-SNP) 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 www.wellcare.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 service area includes Tangipahoa parishes in Louisiana.

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at www.medicare.gov 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.

You must also be enrolled in the Louisiana Medicaid plan. Premiums, copayments, coinsurance, and deductibles may vary based on your Medicaid eligibility category and/or the level of Extra Help you receive. Your Part B premium is paid by the State of Louisiana for full-dual enrollees. Please contact the plan for further details.

Understanding Dual Eligibility

Medicaid is a joint federal and state government program that helps with medical costs for certain people with limited incomes and resources. Medicaid benefits are valuable because the state provides additional healthcare coverage and financial support based on your Medicare Savings Program (MSP) aid level. Medicaid coverage varies depending on the state and the type of Medicaid you have. What you pay for covered services may depend on your level of Medicaid eligibility. Some people with Medicaid get help paying for their Medicare premiums and other costs. Other people may also get coverage for additional services and drugs that are covered under Medicaid but not by Medicare.

Dual Eligible Special Needs Plan (DSNPs) are specialized Medicare Advantage plans that provide healthcare benefits for beneficiaries that have both Medicare and Medicaid coverage. Beneficiaries must meet certain income and resource requirements with eligibility and scope of benefits offered determined by the state where the plan is offered.

Medicare Savings Program (MSP) Levels

- ***Full-Benefit Dual Eligible (FBDE):*** Medicaid may pay for your Medicare Part A & B premiums, deductibles, coinsurances, and copayments. Eligible beneficiaries also receive full Medicaid

benefits.

- ***Qualified Medicare Beneficiary (QMB):*** Medicaid will pay for your Medicare Part A & B premiums, deductibles, coinsurances, and copayments. (Some people with QMB are also eligible for full Medicaid benefits (QMB+))
- **Specified Low-Income Medicare Beneficiary (SLMB)**: Medicaid will absorb the cost of your Medicare Part B Premiums. Some people with SLMB are also eligible for full Medicaid benefits (SLMB+)
- ***Qualified Individual (QI):*** Medicaid will pay costs associated with Medicare Part B
- ***Qualified Disabled Working Individual (QDWI):*** Medicaid will pay costs associated with Medicare Part A

Note: Some MSP levels automatically qualify for "Extra Help" for Medicare prescription drug coverage assistance. Some states do not cover Parts A & B cost sharing.

What is "Extra Help?"

A Low Income Subsidy (LIS), also referred to as "Extra Help," may be available to help you with Part D out-of-pocket expenses such as premiums, deductibles, coinsurance, or copayments. Many people qualify for the "Extra Help" Program and don't even know it. Keep in mind that assistance may also depend on your Medicare Savings Program (MSP) level and your dual eligible status.

If you have questions about your Medicaid eligibility and what benefits you are entitled to, call the number listed on the back cover of this document.

This plan is available to anyone who has both Medical Assistance from the State and Medicare.

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

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

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

Which doctors, hospitals and pharmacies can I use? Wellcare Dual Access (HMO D-SNP) has a network of doctors, hospitals, pharmacies, and other providers. With some plans if you use providers that are not in our

network, your share of the costs for covered services may be higher.

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

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 www.wellcare.com/medicare.

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

Benefits

	Wellcare Dual Access (HMO D-SNP) H2491, Plan 022
Service Area	Our service area includes Tangipahoa parishes in Louisiana.
Special Needs Plans Eligibility Criteria	This plan includes (FBDE, QMB, QMB+, SLMB+). Refer to "Medicare Savings Program (MSP) Levels" at the beginning of this document
Premiums, copays, coinsurance, and deductibles may vary based on your Medicaid eligibility category and/or the level of Extra Help you receive	
Monthly plan premium (includes both medical and drugs)	$0 You must continue to pay your Medicare Part B premium, if not otherwise paid for by Medicaid or another third party.
Deductible	No deductible
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	$8,300 in-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	Days 1-90: $0 copay per admission. ▪ *
Outpatient Hospital coverage Outpatient hospital services	$0 copay for surgical and non-surgical services ▪ *
Outpatient hospital observation services	$0 copay ▪ *

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

Benefits

	Wellcare Dual Access (HMO D-SNP) H2491, Plan 022
Ambulatory surgical center (ASC) services	$0 copay ▪ *
Doctor Visits Primary Care Providers	 $0 copay
Specialists	$0 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))	$0 copay
Emergency care	$0 copay
Worldwide emergency coverage	$95 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	$0 copay

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Benefits

	Wellcare Dual Access (HMO D-SNP) H2491, Plan 022
Worldwide urgent care coverage	$95 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	COVID-19 testing and specified testing-related services at any location are $0.
Lab services	$0 copay ▪ *
Diagnostic tests and procedures	$0 copay ▪ *
Outpatient X-rays	$0 copay ▪ *
Diagnostic radiology services (e.g. MRI, CAT Scan)	$0 copay ▪ *
Therapeutic Radiology	$0 copay ▪ *
Hearing services Hearing Exam Medicare Covered	$0 copay ▪ *

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Benefits

	Wellcare Dual Access (HMO D-SNP) H2491, Plan 022
Routine hearing exam	$0 copay ▪ * 1 exam every year
Hearing Aids Hearing Aid Fitting/Evaluation(s) Hearing aid allowance All types	 $0 copay ▪ * 1 fitting(s) / evaluation(s) every year Up to a $750 allowance per ear every year for hearing aids. $0 copay ▪ * 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.

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Benefits

	Wellcare Dual Access (HMO D-SNP) H2491, Plan 022
Dental services	
Preventive services	$0 copay * Cleanings 2 every year Dental x-rays 1 every 12 to 36 months depending on type of service Oral exams 2 every year
Fluoride Treatment	$0 copay * 1 every year
Comprehensive services	
Medicare-covered	$0 copay for each Medicare-covered service *
Diagnostic Services	$0 copay * 1 diagnostic service(s) every year
Restorative Services	$0 copay * 1 restorative service(s) every 12 to 84 months depending on type of service
Endodontics/ Periodontics/ Extractions	$0 copay * 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

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Benefits

	Wellcare Dual Access (HMO D-SNP) H2491, Plan 022
Non-routine services	$0 copay * 1 non-routine service(s) every date of service to 60 months depending on type of service
Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services	$0 copay * 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:** This plan includes coverage of comprehensive services up to $3,000 per plan year.
Vision Services Eye Exam Medicare Covered	 $0 copay (Medicare-covered diabetic retinopathy screening) $0 copay (all other Medicare-covered eye exams) ▪ *
Routine eye exam (Refraction)	$0 copay ▪ * 1 exam every year
Glaucoma screening	$0 copay for each Medicare-covered service. ▪

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Benefits

	Wellcare Dual Access (HMO D-SNP) H2491, Plan 022
Eyewear Medicare Covered	$0 copay ▪ *
Routine eyewear Contact lenses/Eyeglasses (lenses and frames)/Eyeglass frames Eyewear allowance	 $0 copay ▪ * Up to a $300 combined allowance towards contacts and glasses (lenses and/or frames) every year.
Mental Health Services Inpatient visit	 Days 1-90: $0 copay per admission. ▪ *
Outpatient individual therapy visit	$0 copay ▪ *
Outpatient group therapy visit	$0 copay ▪ *
Skilled nursing facility (SNF)	Days 1-100: $0 copay per benefit period. ▪ *

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Benefits

	Wellcare Dual Access (HMO D-SNP) H2491, Plan 022
Therapy and Rehabilitation Services Physical Therapy	$0 copay ▪ *
Outpatient rehabilitation services provided by an occupational therapist	$0 copay ▪ *
Pulmonary rehabilitation services	$0 copay ▪
Ambulance Ground Ambulance	$0 copay *
Air Ambulance	$0 copay *
Transportation Services	Up to 60 one-way trips every year to plan-approved health-related locations. $0 copay (per one-way trip) * **What you should know:** Mileage limitations may apply. Call Member Services 72 hours in advance to reserve a ride for your appointment.

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Benefits

	Wellcare Dual Access (HMO D-SNP) H2491, Plan 022
Medicare Part B Drugs	
Chemotherapy drugs	$0 copay *
Other Part B drugs	$0 copay *

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Prescription Drug Coverage	Wellcare Dual Access (HMO D-SNP) H2491, Plan 022
Annual Prescription Deductible	$0
30-day or 90-day supply from retail network pharmacy	
All Covered Drugs	$0 copay Some covered drugs limited to a 30-day supply

Medicare approved Wellcare to provide these benefits and/or lower copayments/co-insurance as part of the Value-Based Insurance Design program. This program lets Medicare try new ways to improve Medicare Advantage plans. If you have questions or need help understanding these benefits please call the number listed on the back cover of this Summary of Benefits.

Additional Benefits

	Wellcare Dual Access (HMO D-SNP) H2491, Plan 022
Chiropractic Services Medicare-covered	$0 copay ▪ *
Acupuncture Medicare-covered	$0 copay ▪ *
Podiatry Services (Foot Care) Medicare Covered	$0 copay ▪ *
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	$0 copay ▪ *

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Additional Benefits

	Wellcare Dual Access (HMO D-SNP) H2491, Plan 022
Meals Post-Acute Meals	$0 copay ▪ **What you should know:** 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.
Chronic Meals	$0 copay ▪ **What you should know:** You pay nothing for home delivered meals as part of a supervised program designed to transition members with specific chronic conditions to lifestyle modifications. Members receive 3 meals per day for up to 28 days, for a maximum of 84 meals per month. The benefit can be received for up to 3 months.
Medical Equipment/Supplies Durable Medical Equipment (DME)	$0 copay *
Prosthetics	$0 copay *
Diabetic supplies	$0 copay * Limitations may apply
Diabetic therapeutic shoes or inserts	$0 copay *

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Additional Benefits

	Wellcare Dual Access (HMO D-SNP) H2491, Plan 022
Opioid treatment program services	$0 copay ▪ *
Over-the-Counter (OTC) Items	$0 copay Maximum benefit is $200 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. **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
Wellness Programs Fitness	For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage. $0 copay Coverage includes: Activity Tracker and Physical Fitness **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.
Additional sessions of smoking and tobacco cessation counseling	$0 copay Limited to 5 visit(s) every year

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Additional Benefits

	Wellcare Dual Access (HMO D-SNP) H2491, Plan 022
24-Hour Nurse Advice Line	$0 copay
Personal emergency medical response device (PERS)	$0 copay
Special Supplemental Benefits for Chronically Ill (SSBCI) These supplemental benefits are only available to high-risk, chronically ill members who meet additional criteria for eligibility including: having documentation of an active diagnosis for one or more specific health conditions that is life threatening or significantly limits overall health or function AND being at high risk for hospitalization AND requiring intensive care management. Additional information, including qualifying conditions can be found in the Evidence of Coverage or by calling Member Services.	Utility Flex Card: You pay $0 copay Plan covers up to $50 per month to help cover the cost of utilities for your home. Limitations apply. ▪ * **What you should know:** Benefits mentioned may be part of Special Supplemental Benefits for the Chronically Ill. Not all members will qualify.
Healthy Foods Card Medicare approved Wellcare to provide these benefits as part of the Value-Based Insurance Design program. This program lets Medicare try new ways to improve Medicare Advantage plans. If you have questions or need help understanding these benefits please call the number listed on the back cover of this Summary of Benefits.	You receive an allowance of $25 every month to spend on eligible grocery products at participating retailers. This allowance does not carry over to the next month.

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Comprehensive Written Statement for Prospective Enrollees

The benefits described in the Premium and Benefit section of the Summary of Benefits are covered by our Wellcare Dual Access (HMO D-SNP). For each benefit listed, you can see what our plan covers. What you pay for covered services may depend on your level of Medicaid eligibility. Coverage of the benefits described in this Summary of Benefits depends upon your level of Medicaid eligibility. No matter what your level of Medicaid eligibility is, Wellcare Dual Access (HMO D-SNP) will cover the benefits described in the Premium and Benefit section of the Summary of Benefits. If you have questions about your Medicaid eligibility and what benefits you are entitled to, call Healthy Louisiana (Medicaid) toll-free at 1-855-229-6848 (TTY: 1-855-526-3346).

Our source of information for Medicaid benefits is https://www.myplan.healthy.la.gov/learn. All Medicaid covered services are subject to change at any time. For the most current Louisiana Medicaid coverage information, please visit https://www.myplan.healthy.la.gov/learn or call Member Services for assistance. A detailed explanation of Louisiana Medicaid benefits can be found in the Louisiana Summary of Services online at https://www.myplan.healthy.la.gov/learn.

IMPORTANT INFORMATION			
Benefit		**Medicaid**	**Plan Benefit**
1	**Premium and Other Important Information**	**Medicaid assistance with premium payment may vary based on your level of Medicaid eligibility.**	**Covered based on your LIS level**
2	**Doctor and Hospital Choice (For more information see Emergency, #15, and Urgently Needed Care, #16).**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services. (Members should follow Original Medicare guidelines related to hospital and doctor choice.)**	**Covered**
3	**Inpatient Hospital Care (includes Substance Abuse and Rehabilitation Services)**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Covered**
4	**Inpatient Mental Health Care**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Covered**
5	**Skilled Nursing Facility (SNF) (in a Medicare-certified skilled nursing facility)**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Covered**
6	**Home Health Care (includes medically necessary intermittent skilled nursing care, home health aide services, and rehabilitation services, etc.)**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Covered**
7	**Hospice**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Limited coverage per Medicare rules**
8	**Doctor Office Visits**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Covered**

IMPORTANT INFORMATION			
Benefit		**Medicaid**	**Plan Benefit**
9	**Chiropractic Services**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Covered for Medicare services, Routine services not covered.**
10	**Podiatry Services**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Covered for Medicare services, Routine services not covered.**
11	**Outpatient Mental Health Care**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Covered**
12	**Outpatient Substance Abuse Care**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Covered**
13	**Outpatient Services/Surgery**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Covered**
14	**Ambulance Services (medically necessary ambulance services)**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Covered**
15	**Emergency Care (You may go to any emergency room if you reasonably believe you need emergency care.)**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Covered**
16	**Urgently Needed Care (NOT emergency care, and in most cases, is out of the service area.)**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Covered**

IMPORTANT INFORMATION			
Benefit		**Medicaid**	**Plan Benefit**
17	**Outpatient Rehabilitation Services (Occupational Therapy, Physical Therapy, Speech and Language Therapy, Respiratory Therapy, Social/Psychological Services, and more)**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Covered**
18	**Durable Medical Equipment (includes wheelchairs, oxygen, etc.)**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Covered**
19	**Prosthetic Devices (includes braces, artificial limbs and eyes, etc.)**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Covered**
20	**Diabetes Programs and Supplies**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Covered**
21	**Diagnostic Tests, X-rays, Lab Services, and Radiology Services**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Covered**
22	**Cardiac and Pulmonary Rehabilitation Services**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Covered**
23	**Preventive Services and Education / Wellness Programs**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Covered**
24	**Kidney Disease and Conditions**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Covered**

IMPORTANT INFORMATION			
Benefit		**Medicaid**	**Plan Benefit**
25	**Prescription Drugs**	**Louisiana Medicaid provides coverage for Medicare Excluded drugs or otherwise restricted drugs or classes of drugs, or their medical uses to all Medicaid recipients, including full benefit dual eligible beneficiaries under the Medicare Prescription Drug Benefit - Part D. Medicaid usual limits and copays for this service are:** • **$.50 - $3 copayment for Medicaid covered prescription drugs not covered by a Medicare Prescription Drug Plan;** • **Limit of 4 prescriptions per month unless recipient is in Long Term Care, is under age 21 or is pregnant; and** • **Prior authorization is required for some drug categories if the medication is not on the Preferred Drug List.**	**Covered**
26	**Dental Services**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Medicare services covered. Routine services covered with limits.**
27	**Hearing Services**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Medicare services covered. Routine services covered with limits.**
28	**Vision Services**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services. Medicaid usual limits and copays for examinations and treatment of eye conditions such as infections, cataracts, etc.**	**Medicare services covered. Routine services covered with limits.**
29	**Over-the-Counter Items**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services. When Medicare - Part D reimburses, Medicaid will not pay.**	**Covered with limits**

IMPORTANT INFORMATION			
Benefit		**Medicaid**	**Plan Benefit**
30	**Health/Wellness Education**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Covered**
31	**Transportation (routine)**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Covered with limits**
32	**Acupuncture**	**For duals protected by the State Medicaid Program from cost sharing, Medicaid pays coinsurance, co-payments, and deductibles for Original Medicare covered services.**	**Covered for Medicare services. Routine services not covered.**

ADDITIONAL MEDICAID COVERED SERVICES

Dual eligible members, who meet financial criteria for full Medicaid coverage, may also be eligible to receive all Medicaid services not covered by Medicare.		
PRODUCTS AND DEVICES	**Medicaid**	**Plan Benefit**
Dentures	• **$0 copayment** • **Medicaid recipients 21 years of age or older.** • **Examinations and X-rays are covered if in conjunction with the construction of a Medicaid-authorized denture.** • **Covers dentures, denture relines, and denture repairs.** • **All services other than repair require prior authorization.** • **Limited to one complete or partial denture per arch in an eight-year period.**	**Covered with limits**
Eyeglasses	• **Not Covered**	**Covered with limits**
Hearing Aids	• **Not Covered**	**Covered with limits**
INPATIENT LONG TERM CARE SERVICES		
Nursing Facility Services, other than in an Institution for Mental Diseases	• **$0 copayment**	**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 Gesundheits- oder 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: Мы предоставляем бесплатные услуги устного перевода, чтобы ответить на любые 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 ʻōlelo manuahi e pane i nā ʻano nīnau āu no ka mākou papahana mālama olakino a hoʻolako lāʻau. No ka ʻimi i mea māhele ʻōlelo, e kelepona wale mai iā mākou ma nā helu kelepona e waiho nei ma kēia mau ʻaoʻao e koe nei. Na kekahi māhele ʻōlelo Hawaiʻi e kōkua iā ʻoe. 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 faʼaliliu upu fua e tali ai soʻo se fesili e te ono iai e uiga i la matou fuafuaga faʼalesoifua maloloina poʻo vailaʼau. Mo le mauaina o se faʼaliliu upu, naʻo le valaʼau mai i numera o fuafuaga o loʻo 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).

Understanding the Benefits

- ☐ 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 www.wellcare.com/medicare 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.

Understanding Important Rules

- ☐ 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 HMO, CSNP and DSNP plans:** 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).
- ☐ 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

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.

As a Wellcare HMO D-SNP member, you have coverage from both Medicare and Medicaid. You receive your Medicare health care and prescription drug coverage through WellCare and are also eligible to receive additional health care services and coverage through Louisiana Medicaid. Learn more about providers who participate in Louisiana Medicaid by visiting https://www.myplan.healthy.la.gov/myaccount/choose/find-provider. For detailed information about Louisiana Medicaid benefits, please visit the Medicaid website at https://ldh.la.gov/medicaid and select the “Learn about Medicaid Services” link.

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.