



# 2023 Summary of Benefits

Kentucky

**Wellcare Dual Access Open (PPO D-SNP)**

H3975 | 004

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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 Open (PPO 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](http://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 these counties in Kentucky: Adair, Allen, Anderson, Ballard, Barren, Bath, Bell, Boone, Bourbon, Boyd, Boyle, Bracken, Breathitt, Breckinridge, Bullitt, Butler, Caldwell, Calloway, Campbell, Carlisle, Carroll, Carter, Casey, Christian, Clark, Clay, Clinton, Crittenden, Cumberland, Daviess, Edmonson, Elliott, Estill, Fayette, Fleming, Floyd, Franklin, Fulton, Gallatin, Garrard, Grant, Graves, Grayson, Green, Greenup, Hancock, Hardin, Harlan, Harrison, Hart, Henderson, Henry, Hickman, Hopkins, Jackson, Jefferson, Jessamine, Johnson, Kenton, Knott, Knox, Larue, Laurel, Lawrence, Lee, Leslie, Letcher, Lewis, Lincoln, Livingston, Logan, Lyon, Madison, Magoffin, Marion, Marshall, Martin, Mason, McCracken, McCreary, McLean, Meade, Menifee, Mercer, Metcalfe, Monroe, Montgomery, Morgan, Muhlenberg, Nelson, Nicholas, Ohio, Oldham, Owen, Owsley, Pendleton, Perry, Pike, Powell, Pulaski, Robertson, Rockcastle, Rowan, Russell, Scott, Shelby, Simpson, Spencer, Taylor, Todd, Trigg, Trimble, Union, Warren, Washington, Wayne, Webster, Whitley, Wolfe, and Woodford.

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

You must also be enrolled in the Kentucky 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 Kentucky 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

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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.

**Preferred Provider Organizations (PPOs)** offer coverage through a network of providers, but you are allowed to access out-of-network care for covered services, usually for a higher cost. You do not need to choose a primary care provider (PCP) with a PPO, and usually you do not need a referral to see a specialist.

### **Which doctors, hospitals and pharmacies can I use?**

Wellcare Dual Access Open (PPO D-SNP) has a network of doctors, hospitals, pharmacies, and other providers. You can save money by using providers in the plan's network. If you use providers that are not in our network, your share of the costs for covered services may be higher. 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 Dual Access Open (PPO D-SNP) 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. You can see our plan's provider and pharmacy directory at our website: [www.wellcare.com/medicare](http://www.wellcare.com/medicare). Or, call us and we'll send you a copy.

### **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.

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**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.

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 Open (PPO 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](http://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](http://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

<b>Wellcare Dual Access Open (PPO D-SNP) H3975, Plan 004</b>	
<b>Service Area</b>	Our service area includes these counties in Kentucky: Adair, Allen, Anderson, Ballard, Barren, Bath, Bell, Boone, Bourbon, Boyd, Boyle, Bracken, Breathitt, Breckinridge, Bullitt, Butler, Caldwell, Calloway, Campbell, Carlisle, Carroll, Carter, Casey, Christian, Clark, Clay, Clinton, Crittenden, Cumberland, Daviess, Edmonson, Elliott, Estill, Fayette, Fleming, Floyd, Franklin, Fulton, Gallatin, Garrard, Grant, Graves, Grayson, Green, Greenup, Hancock, Hardin, Harlan, Harrison, Hart, Henderson, Henry, Hickman, Hopkins, Jackson, Jefferson, Jessamine, Johnson, Kenton, Knott, Knox, Larue, Laurel, Lawrence, Lee, Leslie, Letcher, Lewis, Lincoln, Livingston, Logan, Lyon, Madison, Magoffin, Marion, Marshall, Martin, Mason, McCracken, McCreary, McLean, Meade, Menifee, Mercer, Metcalfe, Monroe, Montgomery, Morgan, Muhlenberg, Nelson, Nicholas, Ohio, Oldham, Owen, Owsley, Pendleton, Perry, Pike, Powell, Pulaski, Robertson, Rockcastle, Rowan, Russell, Scott, Shelby, Simpson, Spencer, Taylor, Todd, Trigg, Trimble, Union, Warren, Washington, Wayne, Webster, Whitley, Wolfe, and Woodford.
<b>PPO plans do not require a prior authorization or referral for out-of-network services.</b>	
<b>Special Needs Plans Eligibility Criteria</b>	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	
<b>Monthly plan premium</b> (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.
<b>Deductible</b>	No deductible

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## Benefits

	<b>Wellcare Dual Access Open (PPO D-SNP) H3975, Plan 004</b>
<b>Maximum Out-of-Pocket Responsibility</b> (does not include prescription drugs)	\$8,300 in-network annually \$12,450 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.
<b>Inpatient Hospital coverage</b>	<p><b>In-Network</b> Days 1-90: \$0 copay per admission. *</p> <p><b>Out-of-Network</b> Days 1-90: \$0 copay per admission.</p>
<b>Outpatient Hospital coverage</b> Outpatient hospital services	<p><b>In-Network</b> \$0 copay for surgical and non-surgical services *</p> <p><b>Out-of-Network</b> \$0 copay for surgical and non-surgical services</p>
Outpatient hospital observation services	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> \$0 copay</p>

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## Benefits

	<b>Wellcare Dual Access Open (PPO D-SNP) H3975, Plan 004</b>
<b>Ambulatory surgical center (ASC) services</b>	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> \$0 copay</p>
<b>Doctor Visits</b> Primary Care Providers	<p><b>In-Network</b> \$0 copay</p> <p><b>Out-of-Network</b> \$0 copay</p>
Specialists	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> \$0 copay</p>
<b>Preventive Care</b> (e.g., Annual Wellness visit, Bone mass measurement, Breast cancer screening (mammogram), Cardiovascular screenings, Cervical and vaginal cancer screening, Colorectal cancer screenings, Diabetes screenings, Hepatitis B Virus Screening, Prostate cancer screenings (PSA), Vaccines (including Flu shots, Hepatitis B shots, Pneumococcal shots))	<p><b>In-Network</b> \$0 copay</p> <p><b>Out-of-Network</b> \$0 copay</p>
<b>Emergency care</b>	\$0 copay

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	<b>Wellcare Dual Access Open (PPO D-SNP) H3975, Plan 004</b>
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.
<b>Urgently needed services</b>	\$0 copay
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.
<b>Diagnostic Services/Labs/Imaging</b>	COVID-19 testing and specified testing-related services at any location are \$0.
Lab services	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> \$0 copay
Diagnostic tests and procedures	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> \$0 copay

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	<b>Wellcare Dual Access Open (PPO D-SNP) H3975, Plan 004</b>
Outpatient X-rays	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> \$0 copay
Diagnostic radiology services (e.g. MRI, CAT Scan)	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> \$0 copay
Therapeutic Radiology	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> \$0 copay
<b>Hearing services</b> Hearing Exam Medicare Covered	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> \$0 copay

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	<b>Wellcare Dual Access Open (PPO D-SNP) H3975, Plan 004</b>
Routine hearing exam	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> 40% coinsurance</p> <p>1 exam every year</p>
Hearing Aids	
Hearing Aid Fitting/Evaluation(s)	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> 40% coinsurance</p> <p>1 fitting(s) / evaluation(s) every year</p>
Hearing aid allowance All types	<p>Up to a \$1,000 allowance per ear every year for hearing aids.</p> <p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> 40% coinsurance</p> <p>Limited to 2 hearing aid(s) every year</p>

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## Benefits

	<b>Wellcare Dual Access Open (PPO D-SNP) H3975, Plan 004</b>
Additional Hearing Information	<p><b>What you should know</b> Medicare covers diagnostic hearing and balance exams if your doctor or other health care provider orders these tests to see if you need medical treatment.</p>
<p><b>Dental services</b></p> <p>Preventive services</p>	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> 50% coinsurance</p> <p>Cleanings 2 every year Dental x-rays 1 every 12 to 36 months depending on type of service Oral exams 2 every year</p>
Fluoride Treatment	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> 50% coinsurance</p> <p>1 every year</p>
<p>Comprehensive services Medicare-covered</p>	<p><b>In-Network</b> \$0 copay for each Medicare-covered service *</p> <p><b>Out-of-Network</b> \$0 copay for each Medicare-covered service</p>

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Diagnostic Services	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> 50% coinsurance</p> <p>1 diagnostic service(s) every year</p>
Restorative Services	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> 50% coinsurance</p> <p>1 restorative service(s) every 12 to 84 months depending on type of service</p>
Endodontics/ Periodontics/ Extractions	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> 50% coinsurance</p> <p>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</p>

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Non-routine services	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> 50% coinsurance</p> <p>1 non-routine service(s) every date of service to 24 months depending on type of service</p>
Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> 50% coinsurance</p> <p>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.</p>
Additional Dental Information	<p><b>What you should know:</b> This plan includes coverage of comprehensive services up to \$2,000 per plan year.</p>
<b>Vision Services</b> Eye Exam Medicare Covered	<p><b>In-Network</b> \$0 copay (Medicare-covered diabetic retinopathy screening) \$0 copay (all other Medicare-covered eye exams) *</p> <p><b>Out-of-Network</b> \$0 copay (Medicare-covered diabetic retinopathy screening) \$0 copay (all other Medicare-covered eye exams)</p>

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## Benefits

	<b>Wellcare Dual Access Open (PPO D-SNP) H3975, Plan 004</b>
Routine eye exam (Refraction)	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> 40% coinsurance</p> <p>1 exam every year</p>
Glaucoma screening	<p><b>In-Network</b> \$0 copay for each Medicare-covered service.</p> <p><b>Out-of-Network</b> \$0 copay for each Medicare-covered service.</p>
Eyewear Medicare Covered	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> \$0 copay</p>
<p>Routine eyewear</p> <p>Contact lenses/Eyeglasses (lenses and frames)/Eyeglass frames</p> <p>Eyewear allowance</p>	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> 40% coinsurance</p> <p>Up to a \$200 combined allowance towards contacts and glasses (lenses and/or frames) every year.</p>

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## Benefits

	<b>Wellcare Dual Access Open (PPO D-SNP) H3975, Plan 004</b>
<b>Mental Health Services</b>	
Inpatient visit	<p><b>In-Network</b> Days 1-90: \$0 copay per admission. *</p> <p><b>Out-of-Network</b> Days 1-90: \$0 copay per admission.</p>
Outpatient individual therapy visit	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> \$0 copay</p>
Outpatient group therapy visit	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> \$0 copay</p>
<b>Skilled nursing facility (SNF)</b>	<p><b>In-Network</b> Days 1-100: \$0 copay per benefit period. *</p> <p><b>Out-of-Network</b> Days 1-100: \$0 copay per benefit period.</p>

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## Benefits

	<b>Wellcare Dual Access Open (PPO D-SNP) H3975, Plan 004</b>
<b>Therapy and Rehabilitation Services</b>	
Physical Therapy	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> \$0 copay
Outpatient rehabilitation services provided by an occupational therapist	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> \$0 copay
Pulmonary rehabilitation services	<b>In-Network</b> \$0 copay  <b>Out-of-Network</b> \$0 copay
<b>Ambulance</b>	
Ground Ambulance	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> \$0 copay
Air Ambulance	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> \$0 copay

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## Benefits

	<b>Wellcare Dual Access Open (PPO D-SNP) H3975, Plan 004</b>
<b>Transportation Services</b>	<p>Up to 24 one-way trips every year to plan-approved health-related locations.</p> <p><b>In-Network</b> \$0 copay (per one-way trip) *</p> <p><b>Out-of-Network</b> 75% coinsurance (per one-way trip)</p> <p><b>What you should know:</b> Mileage limitations may apply. Call Member Services 72 hours in advance to reserve a ride for your appointment.</p>
<b>Medicare Part B Drugs</b> Chemotherapy drugs	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> \$0 copay</p>
Other Part B drugs	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> \$0 copay</p>

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<b>Prescription Drug Coverage</b>	<b>Wellcare Dual Access Open (PPO D-SNP) H3975, Plan 004</b>
<b>Annual Prescription Deductible</b>	\$0
<b>30-day or 90-day supply from retail network pharmacy</b>	
<b>All Covered Drugs</b>	\$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

	<b>Wellcare Dual Access Open (PPO D-SNP) H3975, Plan 004</b>
<b>Chiropractic Services</b> Medicare-covered	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> \$0 copay</p>
Routine chiropractic services	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> 20% coinsurance</p> <p>12 visit(s) every year</p>
<b>Acupuncture</b> Medicare-covered	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> \$0 copay</p>
<b>Podiatry Services (Foot Care)</b> Medicare Covered	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> \$0 copay</p>

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Routine Podiatry Services	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> 20% coinsurance</p> <p>6 visit(s) every year</p>
<b>Virtual Visits</b>	<p>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.</p> <p>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.</p>
<b>Home health agency care</b>	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> \$0 copay</p>

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## Additional Benefits

<b>Wellcare Dual Access Open (PPO D-SNP) H3975, Plan 004</b>	
<b>Meals</b>	
Post-Acute Meals	<p>\$0 copay  <b>What you should know:</b>            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.</p>
Chronic Meals	<p>\$0 copay  <b>What you should know:</b>            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.</p>
<b>Medical Equipment/Supplies</b>	
Durable Medical Equipment (DME)	<p><b>In-Network</b>            \$0 copay            *</p> <p><b>Out-of-Network</b>            \$0 copay</p>
Prosthetics	<p><b>In-Network</b>            \$0 copay            *</p> <p><b>Out-of-Network</b>            \$0 copay</p>

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## Additional Benefits

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Diabetic supplies	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> \$0 copay</p> <p>Limitations may apply</p>
Diabetic therapeutic shoes or inserts	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> \$0 copay</p>
<b>Opioid treatment program services</b>	<p><b>In-Network</b> \$0 copay *</p> <p><b>Out-of-Network</b> \$0 copay</p>
<b>Over-the-Counter (OTC) Items</b>	<p>\$0 copay Maximum benefit is \$150 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.</p>

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	<b>Wellcare Dual Access Open (PPO D-SNP) H3975, Plan 004</b>
	<p><b>What you should know:</b></p> <p>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.</p> <ul style="list-style-type: none"> <li>- To place an order over the phone call: 1-866-819-2516, (TTY 711)</li> <li>- Order via the catalog online at <a href="http://www.cvs.com/otchs/wellcare">www.cvs.com/otchs/wellcare</a></li> </ul>
<p><b>Wellness Programs</b></p> <p>Fitness</p>	<p>For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage.</p> <p>\$0 copay Coverage includes: Activity Tracker and Physical Fitness</p> <p><b>What you should know:</b></p> <p>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.</p>
<p>Additional sessions of smoking and tobacco cessation counseling</p>	<p><b>In-Network</b> \$0 copay</p> <p><b>Out-of-Network</b> \$0 copay</p> <p>Limited to 5 visit(s) every year</p>
<p>24-Hour Nurse Advice Line</p>	<p>\$0 copay</p>

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

## Additional Benefits

	<b>Wellcare Dual Access Open (PPO D-SNP) H3975, Plan 004</b>
Personal emergency medical response device (PERS)	\$0 copay
<p><b>Special Supplemental Benefits for Chronically Ill (SSBCI)</b> 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.</p>	<p>Robotic Companion: You pay \$0 copay Covers an interactive companion cat or dog from a contracted provider. Limitations apply.</p> <p>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.</p> <p>▪ *</p> <p><b>What you should know:</b> Benefits mentioned may be part of Special Supplemental Benefits for the Chronically Ill. Not all members will qualify.</p>
<b>Flex Card</b>	<p>\$500 yearly benefit</p> <p><b>What you should know:</b> The flex card benefit is a debit card that may be used to cover out of pocket dental, vision or hearing costs.</p>

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



## Additional Benefits

	Wellcare Dual Access Open (PPO D-SNP) H3975, Plan 004
<p><b>Healthy Foods Card</b></p> <p>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.</p>	<p>You receive an allowance of \$25 every month to spend on eligible grocery products at participating retailers.</p> <p>This allowance does not carry over to the next month.</p>
<p><b>In-home support services</b></p>	<p>\$0 copay for each in-home support services visit. Up to 24 visits every year.</p> <p><b>What you should know:</b></p> <p>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.</p>

*Services with an asterisk (\*) may require prior authorization.*

*Services with a square (▪) means a referral may be required.*

### 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 Open (PPO 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 Open (PPO 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 Kentucky Department for Medicaid Services (DMS) toll-free at 1-800-635-2570 (TTY: 1-855-326-4654).

Our source of information for Medicaid benefits is <https://chfs.ky.gov/agencies/dms/Pages/default.aspx>. All Medicaid covered services are subject to change at any time. For the most current Kentucky Medicaid coverage information, please visit <https://chfs.ky.gov/agencies/dms/Pages/default.aspx> or call Member Services for assistance. A detailed explanation of Kentucky Medicaid benefits can be found in the Kentucky Summary of Services online at <https://chfs.ky.gov/agencies/dms/Pages/default.aspx>.

<b>Benefit Category</b>	<b>Kentucky Department for Medicaid Services (DMS)</b>
<p><b>Doctor Visits</b> This includes visits to your primary care physician and specialists</p>	<p>For dual-eligible members, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$3.00 co-pay for Medicaid-covered services.</p>

<b>Benefit Category</b>	<b>Kentucky Department for Medicaid Services (DMS)</b>
<p><b>Preventive Care</b> These services are provided to help screen for and prevent or diagnose a health problem.</p>	<p>For dual-eligible members, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services. Bone Mass Measurement (for people with Medicare who are at risk) Colorectal Screening Exams (for people with Medicare age 50 and older) Immunizations (Flu vaccine, Hepatitis B vaccine - for people with Medicare who are at risk, Pneumonia vaccine) Mammograms (Annual Screening) (for women with Medicare age 40 and older) Pap Smears and Pelvic Exams (for women with Medicare) Prostate Cancer Screening Exams (for men with Medicare age 50 and older) Welcome to Medicare; and Annual Wellness Visit Health/Wellness Education Written health education materials, including Newsletters Nutritional Training Additional Smoking Cessation Other Wellness Benefits</p>
<p><b>Hearing Services</b> This includes information on coverage of hearing exams and aids</p>	<p>For dual-eligible members, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services. Includes but not limited to: Assessment for hearing aid/instrument; fitting; orientation; and repair, modification and checking hearing aid/ instrument Not to exceed \$800 per ear every 36 months Audiometric Services Children &lt; 21 - Includes but not limited to: Complete hearing evaluation and hearing instrument evaluation One (1) audiologist visit per calendar year Not covered for Adults 21+ Hearing Aid /instrument Audiometric services</p>

<b>Benefit Category</b>	<b>Kentucky Department for Medicaid Services (DMS)</b>
<p><b>Dental Services</b></p>	<p>For dual-eligible members, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.            Services include but not limited to exams, cleanings, x-rays, fillings, extractions, oral surgery and emergency dental treatment            Dental Services Children &lt; 21            \$0 co-pay for Medicaid-covered services            Unless provider demonstrates that dental services in excess of the following limits are medically necessary, the limits are:            1 Oral exam per 12 month period            2 cleanings per 12 month period            1 set of x-rays per 12 month period            Other dental services are available            Dental Services Adults 21+            \$3.00 co-pay for Medicaid-covered services            1 dental visit per month per provider            1 oral exam per 12-month period            1 cleaning per 12-month period            1 set of X-rays per 12-month period            Extractions and Fillings if medically necessary            Not Covered: Dentures for adults Braces for teeth, dentures, partials, and bridges for adults 21+</p>
<p><b>Vision Services</b>            This includes information on coverage of vision exams and eyewear</p>	<p>For dual-eligible members, Medicaid pays for this service if it is not covered by Medicare or when the benefit is exhausted.            Children &lt; 21            \$0 co-pay for Medicaid-covered services.            Covered services include exams and prescription eyewear.            1 exam per calendar year unless medically necessary            1 pair of eyeglasses per year            Adults 21+            \$3.00 co-pay for Medicaid-covered services.            Covered services include:            1 eye exam per calendar year            1 pair of eyeglasses every 24 months</p>

<b>Benefit Category</b>	<b>Kentucky Department for Medicaid Services (DMS)</b>
<p><b>Mental Health Services</b> This includes the following: Inpatient visits</p> <ul style="list-style-type: none"> <li>• Outpatient group or individual therapy visits</li> </ul>	<p>For dual-eligible members, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. Inpatient Services - \$50.00 co-pay for Medicaid-covered services. Outpatient Services- \$3.00 co-pay for Medicaid-covered services.</p>
<p><b>Transportation</b></p>	<p>For dual-eligible members, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. Covered by Medicaid Fee For Service.</p>
<p><b>Wellness Programs</b> This includes the following:</p> <ul style="list-style-type: none"> <li>• Fitness</li> <li>• Personal Emergency Response System (PERS)] Additional routine annual physical</li> <li>• Nurse Advice Line - 24 hours</li> </ul>	<p>For dual-eligible members, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services.</p>
<p><b>Prescription Drugs</b></p>	<p>For dual-eligible members, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$1 copay for Generic \$4 copay for Preferred Brand \$4 copay for Non-preferred Brand</p>
<p><b>OTC</b></p>	<p>Not Covered</p>

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<b>Benefit Category</b>	<b>Kentucky Department for Medicaid Services (DMS)</b>
<b>Labor/Delivery</b>	<p>For dual-eligible members, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.</p> <p>Coverage includes: Alternative Birthing Centers; Prenatal visits as appropriate; labor and Delivery services which includes necessary supplies and material; and the post-delivery examination; post-natal visits; and Laboratory services as specified by the Cabinet for Health and Family Services. Post-natal visits, not to exceed two (2) and which shall be accomplished within six (6) weeks of the delivery. Coverage includes Alternative Birthing Centers</p> <p>\$50.00 co-pay for Medicaid-covered services</p>

<b>Benefit Category</b>	<b>Kentucky Department for Medicaid Services (DMS)</b>
<b>Sterilizations and Hysterectomies</b>	<p>For dual-eligible members, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.</p> <p>Tubal Ligation is covered for mentally competent, female members 21 years of age and older. Members must provide their physician with informed consent form (MAP-250) 30 to 180 days prior to the date of sterilization. In the case of a premature delivery the informed consent must have been given at least 30 days before expected due date and at least 72 hours must pass, since consent was signed for both premature delivery and/or emergency abdominal surgery.</p> <p>Hysterectomy Adults 21+ - Member must be at least 21 years of age, mentally competent, voluntarily gives informed consent after being informed that the procedure will cause the member to be permanently incapable of reproducing, interpreter provided when language barrier exist, and not institutionalized in a correctional facility, mental hospital or other rehabilitative facility. Covered if procedure performed for medical necessity and MAP-251 (Patient's Acknowledgement of Prior Receipt of Hysterectomy Information Form) must be signed and dated prior to the Hysterectomy.</p> <p>Not covered if performed for hygienic reasons or for sterilization only.</p> <p>Not covered for mentally incompetent or institutionalized member</p> <p>\$50.00 co-pay for Medicaid-covered services</p>

## 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. Matutulongan 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 يمكنه 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 numeraga 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 todogi.

# 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](http://www.wellcare.com/medicare) or [www.wellcare.com/ohana](http://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](http://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 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.
- 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](http://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.