

# **2024** Summary of Benefits

Ohio

#### Wellcare Giveback (HMO)

H0908 | 005

#### Wellcare No Premium (HMO)

H0908 | 003

### Wellcare Assist (HMO)

H0908 | 004

#### 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 Giveback (HMO), Wellcare No Premium (HMO) and Wellcare Assist (HMO) from January 1, 2024 to December 31, 2024.

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/allwellOH. 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 lawfully present in the United States.

#### Our plans and service areas:

**H0908005000 Wellcare Giveback (HMO)** includes these counties in Ohio: Adams, Allen, Ashland, Athens, Auglaize, Belmont, Brown, Butler, Carroll, Champaign, Clark, Clermont, Clinton, Columbiana, Coshocton, Crawford, Cuyahoga, Darke, Defiance, Delaware, Erie, Fairfield, Fayette, Franklin, Fulton, Gallia, Geauga, Greene, Guernsey, Hamilton, Hancock, Hardin, Harrison, Henry, Highland, Hocking, Holmes, Huron, Jackson, Jefferson, Knox, Lake, Lawrence, Licking, Logan, Lorain, Lucas, Madison, Mahoning, Marion, Medina, Meigs, Mercer, Miami, Monroe, Montgomery, Morgan, Morrow, Muskingum, Noble, Ottawa, Paulding, Perry, Pickaway, Pike, Portage, Preble, Putnam, Richland, Ross, Sandusky, Scioto, Seneca, Shelby, Stark, Summit, Trumbull, Tuscarawas, Union, Van Wert, Vinton, Warren, Washington, Wayne, Williams, Wood, and Wyandot.

**H0908003000 Wellcare No Premium (HMO)** includes these counties in Ohio: Adams, Allen, Ashland, Athens, Auglaize, Belmont, Brown, Butler, Carroll, Champaign, Clark, Clermont, Clinton, Columbiana, Coshocton, Crawford, Cuyahoga, Darke, Defiance, Delaware, Erie, Fairfield, Fayette, Franklin, Fulton, Gallia, Geauga, Greene, Guernsey, Hamilton, Hancock, Hardin, Harrison, Henry, Highland, Hocking, Holmes, Huron, Jackson, Jefferson, Knox, Lake, Lawrence, Licking, Logan, Lorain, Lucas, Madison, Mahoning, Marion, Medina, Meigs, Mercer, Miami, Monroe, Montgomery, Morgan, Morrow, Muskingum, Noble, Ottawa, Paulding, Perry, Pickaway, Pike, Portage, Preble, Putnam, Richland, Ross, Sandusky, Scioto, Seneca, Shelby, Stark, Summit, Trumbull, Tuscarawas, Union, Van Wert, Vinton, Warren, Washington, Wayne, Williams, Wood, and Wyandot.

**H0908004000 Wellcare Assist (HMO)** includes these counties in Ohio: Adams, Allen, Ashland, Athens, Auglaize, Belmont, Brown, Butler, Carroll, Champaign, Clark, Clermont, Clinton, Columbiana, Coshocton, Crawford, Cuyahoga, Darke, Defiance, Delaware, Erie, Fairfield, Fayette, Franklin, Fulton, Gallia, Geauga, Greene, Guernsey, Hamilton, Hancock, Hardin, Harrison, Henry,

Highland, Hocking, Holmes, Huron, Jackson, Jefferson, Knox, Lake, Lawrence, Licking, Logan, Lorain, Lucas, Madison, Mahoning, Marion, Medina, Meigs, Mercer, Miami, Monroe, Montgomery, Morgan, Morrow, Muskingum, Noble, Ottawa, Paulding, Perry, Pickaway, Pike, Portage, Preble, Putnam, Richland, Ross, Sandusky, Scioto, Seneca, Shelby, Stark, Summit, Trumbull, Tuscarawas, Union, Van Wert, Vinton, Warren, Washington, Wayne, Williams, Wood, and Wyandot.

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

**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 <u>www.wellcare.com/allwellOH</u> (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. 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 Giveback (HMO), Wellcare No Premium (HMO) and Wellcare Assist (HMO) have a network of doctors, hospitals, pharmacies, and other providers. You can save money by using our preferred mail-order pharmacy and by using providers in the plan's network. With some plans, if you use providers that are not in our network, your share of the costs for covered services may be higher.

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

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

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

	Wellcare Giveback (HMO) H0908, Plan 005	Wellcare No Premium (HMO) H0908, Plan 003	Wellcare Assist (HMO) H0908, Plan 004
<b>Monthly plan premium</b> (includes both medical and drugs)	\$0 You must continue to pay your Medicare Part B premium.	\$0 You must continue to pay your Medicare Part B premium.	\$21.40 You must continue to pay your Medicare Part B premium.
Part B Premium Reduction	This plan offers a \$106 give back every month in your Social Security check.	Not available	Not available
Deductible	\$225 deductible for select Part B services.	No deductible for medical. See prescription drugs section for Part D deductible.	No deductible for medical. See prescription drugs section for Part D deductible.
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	\$7,500 annually This is the most you will pay in copays and coinsurance for Part A and B services for the year.	\$4,700 annually This is the most you will pay in copays and coinsurance for Part A and B services for the year.	\$4,700 annually This is the most you will pay in copays and coinsurance for Part A and B services for the year.

	Wellcare Giveback (HMO) H0908, Plan 005	Wellcare No Premium (HMO) H0908, Plan 003	Wellcare Assist (HMO) H0908, Plan 004
Inpatient Hospital coverage	<ul> <li>For each admission, you pay:</li> <li>\$475 copay per day for days 1 through 4</li> <li>\$0 copay per day for days 5 through 90</li> </ul>	For each admission, you pay: • \$350 copay per day for days 1 through 7 • \$0 copay per day for days 8 through 90 *	<ul> <li>For each admission, you pay:</li> <li>\$295 copay per day for days 1 through 7</li> <li>\$0 copay per day for days 8 through 90</li> <li>\$0 copay per day for days 91 and beyond</li> </ul>
Outpatient Hospital coverage			
Outpatient hospital services	\$0 copay for diagnostic colonoscopy. 20% coinsurance for all other outpatient services. *	\$0 copay for diagnostic colonoscopy. \$250 copay for all other outpatient services. *	\$0 copay for diagnostic colonoscopy. \$295 copay for all other outpatient services. *

	Wellcare	Wellcare No	Wellcare Assist
	Giveback (HMO)	Premium (HMO)	(HMO)
	H0908, Plan 005	H0908, Plan 003	H0908, Plan 004
Outpatient hospital observation services	\$100 copay for outpatient observation services when you enter observation status through an emergency room. 20% coinsurance for outpatient observation services when you enter observation status through an outpatient facility.	\$120 copay for outpatient observation services when you enter observation status through an emergency room. \$250 copay for outpatient observation services when you enter observation status through an outpatient facility.	\$120 copay for outpatient observation services when you enter observation status through an emergency room. \$295 copay for outpatient observation services when you enter observation status through an outpatient facility.
Ambulatory surgical center	20% coinsurance	\$200 copay	\$245 copay
(ASC) services		*	*
Doctor Visits			
Primary Care Providers	\$0 copay	\$0 copay	\$0 сорау
Specialists	\$50 copay	\$35 copay	\$30 copay
	*	*	*

	Wellcare	Wellcare No	Wellcare Assist
	Giveback (HMO)	Premium (HMO)	(HMO)
	H0908, Plan 005	H0908, Plan 003	H0908, Plan 004
<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, COVID shots))	\$0 copay	\$0 copay	\$0 сорау
Emergency care	\$100 copay	\$120 copay	\$120 copay
	Copay is waived if	Copay is waived if	Copay is waived if
	you are admitted	you are admitted	you are admitted
	to a hospital	to a hospital	to a hospital
	within 24 hours.	within 24 hours.	within 24 hours.

	Wellcare	Wellcare No	Wellcare Assist
	Giveback (HMO)	Premium (HMO)	(HMO)
	H0908, Plan 005	H0908, Plan 003	H0908, Plan 004
Worldwide emergency coverage	\$100 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.	\$120 copay Worldwide emergency and worldwide urgently needed services are subject to a \$50,000 maximum plan coverage. There is no worldwide coverage for care outside of the emergency room or emergency hospital admission. The copay is not waived if admitted to the hospital for worldwide emergency services.	\$120 copay Worldwide emergency and worldwide urgently needed services are subject to a \$50,000 maximum plan coverage. There is no worldwide coverage for care outside of the emergency room or emergency hospital admission. The copay is not waived if admitted to the hospital for worldwide emergency services.
Urgently needed services	\$55 copay	\$55 copay	\$55 copay
	Copay is waived if	Copay is waived if	Copay is waived if
	you are admitted	you are admitted	you are admitted
	to a hospital	to a hospital	to a hospital
	within 24 hours.	within 24 hours.	within 24 hours.

	Wellcare Giveback (HMO) H0908, Plan 005	Wellcare No Premium (HMO) H0908, Plan 003	Wellcare Assist (HMO) H0908, Plan 004
Worldwide urgent care coverage	\$100 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.	\$120 copay Worldwide emergency and worldwide urgently needed services are subject to a \$50,000 maximum plan coverage. The copay is not waived if admitted to the hospital for worldwide urgently needed services.	\$120 copay Worldwide emergency and worldwide urgently needed services are subject to a \$50,000 maximum plan coverage. The copay is not waived if admitted to the hospital for worldwide urgently needed services.
Diagnostic Services/Labs/Imaging Lab services	\$0 copay for all other labs. \$50 copay for genetic testing. *	\$0 copay for all other labs. \$50 copay for genetic testing. *	\$0 copay for all other labs. \$50 copay for genetic testing. *

	Wellcare	Wellcare No	Wellcare Assist
	Giveback (HMO)	Premium (HMO)	(HMO)
	H0908, Plan 005	H0908, Plan 003	H0908, Plan 004
Diagnostic tests and procedures	\$0 copay for each Medicare-covered spirometry test and specified testing-related services. \$100 copay for all other Medicare-covered diagnostic procedures and tests. *	\$0 copay *	\$0 copay *
Outpatient X-rays	\$0 copay	\$25 copay	\$0 copay
	*	*	*
Diagnostic radiology services (e.g. MRI, CAT Scan)	\$0 copay for a diagnostic mammogram. 20% coinsurance for all other diagnostic radiology services. *	\$0 copay for a diagnostic mammogram. \$250 copay for all other diagnostic radiology services received in an outpatient setting. \$150 copay for all other services received in all other locations. *	\$0 copay for a diagnostic mammogram. \$295 copay for all other diagnostic radiology services received in an outpatient setting. \$175 copay for all other services received in all other locations. *
Therapeutic Radiology	20% coinsurance	20% coinsurance	20% coinsurance
	*	*	*

	Wellcare Giveback (HMO) H0908, Plan 005	Wellcare No Premium (HMO) H0908, Plan 003	Wellcare Assist (HMO) H0908, Plan 004
Hearing services	450	405	400
Hearing Exam Medicare Covered	\$50 copay *	\$35 copay *	\$30 copay *
Routine hearing exam	\$0 copay *	\$0 copay *	\$0 copay *
	1 exam every year	1 exam every year	1 exam every year
Hearing Aids			
Hearing Aid Fitting/Evaluation(s)	\$0 copay *	\$0 copay *	\$0 copay *
	1 fitting(s) / evaluation(s) every year	1 fitting(s) / evaluation(s) every year	1 fitting(s) / evaluation(s) every year
	Hearing aids are not covered		
Hearing aid allowance		Up to a \$1,500 allowance per ear every year for hearing aids.	Up to a \$1,500 allowance per ear every year for hearing aids.
All types	<u>Not</u> covered	\$0 copay *	\$0 copay *
		Limited to 2 hearing aid(s) every year	Limited to 2 hearing aid(s) every year

	Wellcare	Wellcare No	Wellcare Assist
	Giveback (HMO)	Premium (HMO)	(HMO)
	H0908, Plan 005	H0908, Plan 003	H0908, Plan 004
Additional Hearing Information	What you should	What you should	What you should
	know	know	know
	Medicare covers	Medicare covers	Medicare covers
	diagnostic hearing	diagnostic hearing	diagnostic hearing
	and balance	and balance	and balance
	exams if your	exams if your	exams if your
	doctor or other	doctor or other	doctor or other
	health care	health care	health care
	provider orders	provider orders	provider orders
	these tests to see	these tests to see	these tests to see
	if you need	if you need	if you need
	medical	medical	medical
	treatment.	treatment.	treatment.
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	\$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	\$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

	Wellcare Giveback (HMO) H0908, Plan 005	Wellcare No Premium (HMO) H0908, Plan 003	Wellcare Assist (HMO) H0908, Plan 004
Fluoride Treatment	\$0 copay	\$0 copay	\$0 copay *
	1 every year	1 every year	1 every year
Comprehensive services Medicare-covered	\$50 copay for each Medicare-covered service. *	\$35 copay for each Medicare-covered service. *	\$30 copay for each Medicare-covered service. *
Comprehensive services			
Diagnostic Services	\$0 copay *	\$0 copay *	\$0 copay *
Restorative Services	Not covered	\$0 copay *	\$0 copay *
Endodontics/ Periodontics/ Extractions	<u>Not</u> covered	\$0 copay *	\$0 copay *
Non-routine services	\$0 copay *	\$0 copay *	\$0 copay *
Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services	<u>Not</u> covered	\$0 copay *	\$0 copay *

	Wellcare	Wellcare No	Wellcare Assist
	Giveback (HMO)	Premium (HMO)	(HMO)
	H0908, Plan 005	H0908, Plan 003	H0908, Plan 004
	For more	For more	For more
	information,	information,	information,
	limitations and	limitations and	limitations and
	exclusions, please	exclusions, please	exclusions, please
	see your Evidence	see your Evidence	see your Evidence
	of Coverage.	of Coverage.	of Coverage.
	Additional dental	Additional dental	Additional dental
	limitations and	limitations and	limitations and
	exclusions apply.	exclusions apply.	exclusions apply.
Additional Dental Information		What you should know: This plan includes coverage of comprehensive services up to \$3,000 per plan year.	What you should know: This plan includes coverage of comprehensive services up to \$3,000 per plan year.
<b>Vision Services</b> Eye Exam Medicare Covered	\$0 copay (Medicare-covered diabetic retinopathy screening) \$50 copay (all other Medicare-covered eye exams) *	\$0 copay (Medicare-covered diabetic retinopathy screening) \$35 copay (all other Medicare-covered eye exams) *	\$0 copay (Medicare-covered diabetic retinopathy screening) \$30 copay (all other Medicare-covered eye exams) *

	Wellcare	Wellcare No	Wellcare Assist
	Giveback (HMO)	Premium (HMO)	(HMO)
	H0908, Plan 005	H0908, Plan 003	H0908, Plan 004
Routine eye exam (Refraction)	\$0 copay	\$0 copay	\$0 copay
	*	*	*
	1 exam every year	1 exam every year	1 exam every year
Glaucoma screening	\$0 copay for each	\$0 copay for each	\$0 copay for each
	Medicare-covered	Medicare-covered	Medicare-covered
	service.	service.	service.
Eyewear	\$0 copay	\$0 copay	\$0 copay
Medicare Covered	*	*	*
Routine eyewear			
Contact lenses/Eyeglasses (lenses and frames)/Eyeglass frames	\$0 copay *	\$0 copay *	\$0 copay *
Eyewear allowance	Up to a \$200	Up to a \$300	Up to a \$300
	combined	combined	combined
	allowance	allowance	allowance
	towards contacts	towards contacts	towards contacts
	and glasses	and glasses	and glasses
	(lenses and/or	(lenses and/or	(lenses and/or
	frames) every	frames) every	frames) every
	year.	year.	year.

	Wellcare	Wellcare No	Wellcare Assist
	Giveback (HMO)	Premium (HMO)	(HMO)
	H0908, Plan 005	H0908, Plan 003	H0908, Plan 004
Mental Health Services			
Inpatient visit	<ul> <li>For each</li></ul>	<ul> <li>For each</li></ul>	<ul> <li>For each</li></ul>
	admission, you	admission, you	admission, you
	pay: <li>\$465 copay</li>	pay: <li>\$350 copay</li>	pay: <li>\$295 copay</li>
	per day for	per day for	per day for
	days 1 through	days 1 through	days 1 through
	4 <li>\$0 copay per</li>	6 <li>\$0 copay per</li>	6 <li>\$0 copay per</li>
	day for days 5	day for days 7	day for days 7
	through 90	through 90	through 90
Outpatient individual therapy visit	20% coinsurance	\$35 copay	\$25 copay
	*	*	*
Outpatient group therapy visit	20% coinsurance	\$35 copay	\$25 copay
	*	*	*

	Wellcare	Wellcare No	Wellcare Assist
	Giveback (HMO)	Premium (HMO)	(HMO)
	H0908, Plan 005	H0908, Plan 003	H0908, Plan 004
Skilled nursing facility (SNF)	<ul> <li>For each</li></ul>	<ul> <li>For each</li></ul>	<ul> <li>For each</li></ul>
	admission, you	admission, you	admission, you
	pay: <li>\$0 copay per</li>	pay: <li>\$0 copay per</li>	pay: <li>\$0 copay per</li>
	day for days 1	day for days 1	day for days 1
	through 20 <li>\$203 copay</li>	through 20 <li>\$203 copay</li>	through 20 <li>\$203 copay</li>
	per day for	per day for	per day for
	days 21	days 21	days 21
	through 60 <li>\$0 copay per</li>	through 50 <li>\$0 copay per</li>	through 50 <li>\$0 copay per</li>
	day for days 61	day for days 51	day for days 51
	through 100	through 100	through 100
Therapy and Rehabilitation Services			
Physical Therapy	\$40 copay	\$35 copay	\$30 copay
	*	*	*
Outpatient rehabilitation services provided by an occupational therapist	\$40 copay *	\$35 copay *	\$30 copay *
Pulmonary rehabilitation services	20% coinsurance	\$15 copay	\$15 copay
<b>Ambulance</b>	20% coinsurance	\$250 copay	\$265 copay
Ground Ambulance		*	*
Air Ambulance	20% coinsurance	\$250 copay	\$265 copay
	*	*	*

	Wellcare Giveback (HMO) H0908, Plan 005	Wellcare No Premium (HMO) H0908, Plan 003	Wellcare Assist (HMO) H0908, Plan 004
Transportation Services	<u>Not</u> covered	Up to 24 rides every year to plan approved healthcare locations. This includes doctors and other specialists (up to 4 one-way trips per day). \$0 copay (per one-way trip) *	Up to 24 rides every year to plan approved healthcare locations. This includes doctors and other specialists (up to 4 one-way trips per day). \$0 copay (per one-way trip) *
		What you should know:	What you should know:
		Mileage limitations may apply. Call Member Services 72 hours in advance to reserve a ride for your appointment.	Mileage limitations may apply. Call Member Services 72 hours in advance to reserve a ride for your appointment.
Medicare Part B Drugs			
Chemotherapy and Other Part B Drugs	20% coinsurance *	20% coinsurance *	20% coinsurance *
	Certain Part B rebatable drugs	Certain Part B rebatable drugs	Certain Part B rebatable drugs

	Wellcare	Wellcare No	Wellcare Assist
	Giveback (HMO)	Premium (HMO)	(HMO)
	H0908, Plan 005	H0908, Plan 003	H0908, Plan 004
	may be subject to	may be subject to	may be subject to
	a lower	a lower	a lower
	coinsurance than	coinsurance than	coinsurance than
	the amount	the amount	the amount
	shown above. The	shown above. The	shown above. The
	list of Part B	list of Part B	list of Part B
	rebatable drugs	rebatable drugs	rebatable drugs
	that are subject to	that are subject to	that are subject to
	a lower	a lower	a lower
	coinsurance is	coinsurance is	coinsurance is
	published by the	published by the	published by the
	Centers for	Centers for	Centers for
	Medicare &	Medicare &	Medicare &
	Medicaid Services	Medicaid Services	Medicaid Services
	(CMS) and may	(CMS) and may	(CMS) and may
	change quarterly.	change quarterly.	change quarterly.
Insulin	\$35 copay	\$35 copay	\$35 copay
	(maximum per	(maximum per	(maximum per
	month)	month)	month)
	*	*	*
Allergy Antigen	0% coinsurance	0% coinsurance	0% coinsurance
	*	*	*

Prescription Drug Coverage	Wellcare Giveback (HMO) H0908, Plan 005	Wellcare No Premium (HMO) H0908, Plan 003	Wellcare Assist (HMO) H0908, Plan 004
Stage 1: Annual Presc	ription Deductible		
Deductible	\$275 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. The deductible doesn't apply to covered insulin products and most adult Part D vaccines (including shingles, tetanus, and travel vaccines).	\$75 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. The deductible doesn't apply to covered insulin products and most adult Part D vaccines (including shingles, tetanus, and travel vaccines).	\$535 for Tier 2 (Generic Drugs), Tier 3 (Preferred Brand Drugs), Tier 4 (Non-Preferred Drugs), and Tier 5 (Specialty Tier) Part D prescription drugs. For all other covered drugs, you will not have to pay any deductible and will start receiving coverage immediately. The deductible doesn't apply to covered insulin products and most adult Part D vaccines (including shingles, tetanus, and travel vaccines).

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

You pay the following until your total yearly drug costs reach \$5,030. 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:

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).

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

You won't pay more than \$35 for up to a one-month supply, \$70 for up to a two-month supply or \$105 for up to a three-month supply of each covered insulin product regardless of the cost-sharing tier, even if you have not paid your deductible (if your plan has a deductible).

Prescription Drug Coverage	(HMO)	Wellcare Giveback (HMO) H0908, Plan 005Wellcare No Premium (HMO) 		(HMO)		
	Preferred	Standard	Preferred	Standard	Preferred	Standard
Retail cost-sharing (30	D-day/Up to a	100-day supp	bly)	1	L	1
	Preferred	Standard	Preferred	Standard	Preferred	Standard
<b>Tier 1</b> (Preferred Generic Drugs) includes preferred generic drugs and may include some brand drugs.	\$0 / \$0 copay	\$1 / \$3 copay	\$0 / \$0 copay	\$5 / \$15 copay	\$0 / \$0 copay	\$19 / \$57 copay
<b>Tier 2</b> (Generic Drugs) includes generic drugs and may include some brand drugs	\$0 / \$0 copay	\$2 / \$6 copay	\$9 / \$27 copay	\$14 / \$42 copay	\$20 / \$60 copay	\$20 / \$60 copay
<b>Tier 3</b> (Preferred Brand Drugs) includes preferred brand drugs and may include some generic drugs.	\$42 / \$126 copay	\$47 / \$141 copay	\$42 / \$126 copay	\$47 / \$141 copay	\$47 / \$141 copay	\$47 / \$141 copay
<b>Tier 4</b> (Non-Preferred Drugs) includes non-preferred brand and non-preferred generic drugs.	50% / 50% co- insurance	50% / 50% co- insurance	50% / 50% co- insurance	50% / 50% co- insurance	45% / 45% co- insurance	45% / 45% co- insurance

Prescription Drug Coverage	(HMO)	Wellcare GivebackWellcare No Premium(HMO)(HMO)H0908, Plan 005H0908, Plan 003		(HMO) H0908, Plan 004		
	Preferred	Standard	Preferred	Standard	Preferred	Standard
<b>Tier 5</b> (Specialty Tier) includes high cost brand and generic drugs. Drugs in this tier are not eligible for exceptions for payment at a lower tier.	29% co- insurance/ Not Available	29% co- insurance / Not Available	31% co- insurance / Not Available	31% co- insurance / Not Available	25% co- insurance / Not Available	25% co- insurance / Not Available
<b>Tier 6</b> (Select Care Drugs) includes some generic and brand drugs commonly used to treat specific chronic conditions or to prevent disease (vaccines)	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay

Prescription Drug Coverage	Wellcare Giv (HMO) H0908, Plan		Wellcare No (HMO) H0908, Plan		Wellcare Ass H0908, Plan		
Stage 2: Initial Coverage (after you pay your deductible, if applicable) (Continued)							
Mail-order cost-sharin	ng (30-day/Up	to a 100-day	supply)				
	Preferred	Standard	Preferred	Standard	Preferred	Standard	
<b>Tier 1</b> (Preferred Generic Drugs) includes preferred generic drugs and may include some brand drugs.	\$0 / \$0 copay	\$1 / \$3 copay	\$0 / \$0 copay	\$5 / \$15 copay	\$0 / \$0 copay	\$19 / \$57 copay	
<b>Tier 2</b> (Generic Drugs) includes generic drugs and may include some brand drugs	\$0 / \$0 copay	\$2 / \$6 copay	\$9 / \$0 copay	\$14 / \$42 copay	\$20 / \$0 copay	\$20 / \$60 copay	
<b>Tier 3</b> (Preferred Brand Drugs) includes preferred brand drugs and may include some generic drugs.	\$42 / \$84 copay	\$47 / \$141 copay	\$42 / \$84 copay	\$47 / \$141 copay	\$47 / \$94 copay	\$47 / \$141 copay	
<b>Tier 4</b> (Non-Preferred Drugs) includes non-preferred brand and non-preferred generic drugs.	50% / 50% co- insurance	50% / 50% co- insurance	50% / 50% co- insurance	50% / 50% co- insurance	45% / 45% co- insurance	45% / 45% co- insurance	

Prescription Drug Coverage	Wellcare Giveback (HMO) H0908, Plan 005		(HMO)	Wellcare No Premium (HMO) H0908, Plan 003		Wellcare Assist (HMO) H0908, Plan 004	
	Preferred	Standard	Preferred	Standard	Preferred	Standard	
<b>Tier 5</b> (Specialty Tier) includes high cost brand and generic drugs. Drugs in this tier are not eligible for exceptions for payment at a lower tier.	29% co- insurance/ Not Available	29% co- insurance/ Not Available	31% co- insurance/ Not Available	31% co- insurance/ Not Available	25% co- insurance/ Not Available	25% co- insurance/ Not Available	
<b>Tier 6</b> (Select Care Drugs) includes some generic and brand drugs commonly used to treat specific chronic conditions or to prevent disease (vaccines)	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	
Stage 3: Coverage Gap	)						
	After your to costs (incluc our plan has what you ha reach \$5,03 pay no more coinsurance generic drug coinsurance name drugs drug tier du coverage ga	ling whatcosts (includinpaid andour plan has pve paid)what you have0, you willreach \$5,030,e than 25%pay no more tforcoinsurance forgs or 25%generic drugsfor brandcoinsurance fora for anyname drugs, forring thedrug tier durinp.coverage gap.		ding whatcosts (including ws paid andour plan has paidave paid)what you have paid0, you willreach \$5,030, youe than 25%pay no more thanc forcoinsurance forgs or 25%generic drugs or 2e for brandcoinsurance for br, for anyname drugs, for anring thedrug tier during th		ling what paid and we paid) 0, you will than 25% for gs or 25% for brand for brand for any ring the p.	
	Coverage Gap Stage coinsurance requirements do not		During this stage, for Tier 1 and select drugs on Tier 6, you pay your		Coverage Gap Stage coinsurance requirements do not		

Prescription Drug Coverage	(HMO)	Wellcare Giveback (HMO) H0908, Plan 005		Wellcare No Premium (HMO) H0908, Plan 003		Wellcare Assist (HMO) H0908, Plan 004	
	Preferred	Standard	Preferred	Standard	Preferred	Standard	
	apply to Par insulin prod most adult F vaccines, ind shingles, tet travel vaccir won't pay m \$35 for a on supply of ea insulin prod regardless o cost-sharing	ucts and Part D cluding anus, and nes. You nore than e-month ch covered uct f the	copayment coinsurance see your For and Evidence Coverage for regarding th coverage. Coverage Ga coinsurance requirement apply to Par insulin prod most adult F vaccines, inte shingles, tet travel vaccir won't pay m \$35 for a on supply of ea insulin prod regardless of cost-sharing	<ul> <li>Please</li> <li>Please</li> <li>rmulary</li> <li>e of</li> <li>r details</li> <li>iis drug</li> <li>ap Stage</li> <li>ts do not</li> <li>t D covered</li> <li>ucts and</li> <li>Part D</li> <li>cluding</li> <li>anus, and</li> <li>nes. You</li> <li>nore than</li> <li>e-month</li> <li>ch covered</li> <li>uct</li> <li>if the</li> </ul>	apply to Par insulin prod most adult f vaccines, ind shingles, tet travel vaccir won't pay m \$35 for a or supply of ea insulin prod regardless c cost-sharing	ucts and Part D cluding anus, and nes. You nore than ne-month nch covered uct of the	

Prescription Drug Coverage	Wellcare Giveback (HMO) H0908, Plan 005		Wellcare No Premium (HMO) H0908, Plan 003		Wellcare Assist (HMO) H0908, Plan 004		
	Preferred	Standard	Preferred	Standard	Preferred	Standard	
Stage 4: Catastrophic	Coverage						
	You enter this stage after your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$8,000.		after your yo out-of-pock costs (incluc purchased t your retail p and through	You enter this stage after your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail		You enter this stage after your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$8,000.	
	Once you ar Catastrophic Stage, you v this paymen until the enc plan year. D payment sta plan pays al for your cov	c Coverage vill stay in it stage d of the uring this age, the l of the cost	order) reach \$8,000. Once you are in the Catastrophic Coverage Stage, you will stay in this payment stage until the end of the plan year. During this payment stage, the plan pays all of the cost for your covered drugs.		Once you ar Catastrophic Stage, you v this paymer until the end plan year. D payment sta plan pays al for your cov	c Coverage vill stay in it stage d of the puring this age, the l of the cost	

Generic drugs may be covered on tiers other than Tier 1 and Tier 2. Please check the 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 (100-day supply).

Excluded Drugs:

Wellcare Giveback (HMO) and Wellcare No Premium (HMO) includes enhanced drug coverage of certain excluded drugs, such as Tier 1 folic acid, vitamin B12, vitamin D2, generic-only sildenafil and vardenafil. Generic sildenafil and vardenafil 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 Giveback (HMO) H0908, Plan 005	Wellcare No Premium (HMO) H0908, Plan 003	Wellcare Assist (HMO) H0908, Plan 004
Chiropractic Services			
Medicare-covered	\$15 copay *	\$0 copay *	\$0 copay *
Routine chiropractic services	Not covered	\$0 copay *	\$0 copay *
		12 visit(s) every year	12 visit(s) every year
Acupuncture			
Medicare-covered	\$0 copay for Medicare-covered Acupuncture received in a PCP office. \$15 copay for Medicare-covered Acupuncture received in a Chiropractor office. \$50 copay for Medicare-covered Acupuncture received in a Specialist office. *	\$0 copay for Medicare-covered Acupuncture received in a PCP office. \$0 copay for Medicare-covered Acupuncture received in a Chiropractor office. \$35 copay for Medicare-covered Acupuncture received in a Specialist office. *	\$0 copay for Medicare-covered Acupuncture received in a PCP office. \$0 copay for Medicare-covered Acupuncture received in a Chiropractor office. \$30 copay for Medicare-covered Acupuncture received in a Specialist office.

	Wellcare	Wellcare No	Wellcare Assist
	Giveback (HMO)	Premium (HMO)	(HMO)
	H0908, Plan 005	H0908, Plan 003	H0908, Plan 004
Podiatry Services (Foot Care)	\$50 copay	\$35 copay	\$30 copay
Medicare Covered	*	*	*
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	\$0 copay	\$0 copay
	*	*	*
Medical Equipment/Supplies			
Durable Medical Equipment	20% coinsurance	20% coinsurance	20% coinsurance
(DME)	*	*	*
Prosthetics	20% coinsurance	20% coinsurance	20% coinsurance
	*	*	*

	Wellcare	Wellcare No	Wellcare Assist
	Giveback (HMO)	Premium (HMO)	(HMO)
	H0908, Plan 005	H0908, Plan 003	H0908, Plan 004
Diabetic supplies	\$0 copay	\$0 copay	\$0 copay
	*	*	*
	For more	For more	For more
	information,	information,	information,
	limitations and	limitations and	limitations and
	exclusions, please	exclusions, please	exclusions, please
	see your Evidence	see your Evidence	see your Evidence
Diabetic therapeutic shoes or inserts	of Coverage.	of Coverage.	of Coverage.
	20% coinsurance	20% coinsurance	20% coinsurance
	*	*	*
Opioid treatment program services	\$50 copay	\$35 copay	\$30 copay
	*	*	*
Wellness Programs Fitness	For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage. \$0 copay	For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage. \$0 copay	For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage. \$0 copay

	Wellcare	Wellcare No	Wellcare Assist
	Giveback (HMO)	Premium (HMO)	(HMO)
	H0908, Plan 005	H0908, Plan 003	H0908, Plan 004
	What you should	What you should	What you should
	know:	know:	know:
	This benefit	This benefit	This benefit
	covers an annual	covers an annual	covers an annual
	membership at a	membership at a	membership at a
	participating	participating	participating
	health club or	health club or	health club or
	fitness center. For	fitness center. For	fitness center. For
	members who do	members who do	members who do
	not live near a	not live near a	not live near a
	participating	participating	participating
	fitness center	fitness center	fitness center
	and/or prefer to	and/or prefer to	and/or prefer to
	exercise at home,	exercise at home,	exercise at home,
	members can	members can	members can
	choose from	choose from	choose from
	available exercise	available exercise	available exercise
	programs to be	programs to be	programs to be
	shipped to them	shipped to them	shipped to them
	at no cost. A	at no cost. A	at no cost. A
	fitness tracker	fitness tracker	fitness tracker
	may be selected	may be selected	may be selected
	as part of a home	as part of a home	as part of a home
	fitness kit.	fitness kit.	fitness kit.
Additional sessions of smoking and tobacco cessation counseling	\$0 copay	\$0 copay	\$0 copay
	Limited to 5	Limited to 5	Limited to 5
	visit(s) every year	visit(s) every year	visit(s) every year

	Wellcare	Wellcare No	Wellcare Assist
	Giveback (HMO)	Premium (HMO)	(HMO)
	H0908, Plan 005	H0908, Plan 003	H0908, Plan 004
Annual Physical Exam	\$0 copay	\$0 copay	\$0 copay
	What you should	What you should	What you should
	know:	know:	know:
	The exam includes	The exam includes	The exam includes
	a detailed	a detailed	a detailed
	medical/family	medical/family	medical/family
	history and	history and	history and
	recommendations	recommendations	recommendations
	for preventive	for preventive	for preventive
	screenings/care.	screenings/care.	screenings/care.
24-Hour Nurse Advice Line	\$0 copay	\$0 copay	\$0 copay
Special Supplemental Benefits for Chronically III (SSBCI) These supplemental benefits are only available to high-risk, chronically III 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	Special supplemental benefits for the chronically ill are not covered	Special supplemental benefits for the chronically ill are not covered	You will receive \$50 <b>monthly</b> preloaded on your Wellcare Spendables™ card to use towards utility payment assistance. Your monthly allowance does not roll over to the following month if unused and expires at end of each month. This allowance is managed separately from your OTC, dental, vision and hearing

	Wellcare Giveback (HMO) H0908, Plan 005	Wellcare No Premium (HMO) H0908, Plan 003	Wellcare Assist (HMO) H0908, Plan 004
Coverage or by calling Member Services.			allowance and will be loaded into your Wellcare Spendables™ card.
			Your card allowance can be used towards: • Utility Assistance - You can use your Wellcare Spendables™ card to help with the cost of utilities for your home. Your card can be used toward utility expenses including water, heating oil and natural gas, electricity, trash, cable TV service (excludes streaming services), land line or mobile phone and internet.

	Wellcare	Wellcare No	Wellcare Assist
	Giveback (HMO)	Premium (HMO)	(HMO)
	H0908, Plan 005	H0908, Plan 003	H0908, Plan 004
			What you should know: Benefits mentioned may be part of Special Supplemental Benefits for the Chronically III. Not all members will qualify.
Over-the-Counter (OTC) Items	Please see the	Please see the	Please see the
	Wellcare	Wellcare	Wellcare
	Spendables™	Spendables™	Spendables™
	section for more	section for more	section for more
	information about	information about	information about
	the	the	the
	over-the-counter	over-the-counter	over-the-counter
	(OTC) benefit.	(OTC) benefit.	(OTC) benefit.

Wellcare Spendables <sup>™</sup> You will receive \$40 every quarter preloaded on your Wellcare Spendables <sup>™</sup> card. Your allowance is loaded on the first day of each quarter (January, April, July, October) and expires on the last day of each quarter.You will receive \$66 monthly (\$792 per year) preloaded on your Wellcare Spendables <sup>™</sup> card. Your monthly allowance rolls over to the following month if unused and expires at end of the plan year.You will receive \$67 monthly (\$804 per year) preloaded on your Wellcare Spendables <sup>™</sup> card. Your monthly allowance rolls over to the following month if unused and expires at end of the plan year.You card allowance can be used towards: Over-the-Counter items (OTC) - Your card can be used at participating retail locations, via mobile app, or log in to your member portal to place an order for home delivery. Examples of covered items include brand name and generic over-the-counter items, vitamins, pain relievers, cold and allergy items and diabetic items.You will receive \$67 monthly (\$792 per year) your mothly allowance can be used towards: Over the-Counter into your member portal to place an order for home delivery. Examples of covered items include brand name and generic over-the-counter items, vitamins, pain relievers, cold and allergy items and diabetic items and diabetic items.You will receive \$67 monthly allowance can bused towards: Over the-Counter in to your member portal to place an order for home delivery. Examples of covered items include brand name and generic over-the-counter items, vitamins, pain relievers, cold and allergy items and diabe		Wellcare Giveback (HMO) H0908, Plan 005	Wellcare No Premium (HMO) H0908, Plan 003	Wellcare Assist (HMO) H0908, Plan 004
	Wellcare Spendables™	\$40 every quarter preloaded on your Wellcare Spendables™ card. Your allowance is loaded on the first day of each quarter (January, April, July, October) and expires on the last day of each quarter. Your card allowance can be used towards: Over-the-Counter items (OTC) - Your card can be used at participating retail locations, via mobile app, or log in to your member portal to place an order for home delivery. Examples of covered items include brand name and generic over-the-counter items, vitamins, pain relievers, cold and allergy items and diabetic	\$66 <b>monthly</b> (\$792 per year) preloaded on your Wellcare Spendables™ card. Your monthly allowance <b>rolls</b> <b>over to the</b> <b>following month</b> <b>if unused and</b> <b>expires at end of</b> <b>the plan year.</b> Your card allowance can be used towards: <b>Over-the-Counter</b> <b>items (OTC) -</b> Your card can be used at participating retail locations, via mobile app, or log in to your member portal to place an order for home delivery. Examples of covered items include brand name and generic over-the-counter items, vitamins, pain relievers, cold and allergy items and diabetic	<ul> <li>\$67 monthly</li> <li>(\$804 per year)</li> <li>preloaded on your</li> <li>Wellcare</li> <li>Spendables™ card.</li> <li>Your monthly</li> <li>allowance rolls</li> <li>over to the</li> <li>following month</li> <li>if unused and</li> <li>expires at end of</li> <li>the plan year.</li> </ul> Your card <ul> <li>allowance can be</li> <li>used towards:</li> </ul> Over-the-Counter <ul> <li>items (OTC) - Your</li> <li>card can be used</li> <li>at participating</li> <li>retail locations, via</li> <li>mobile app, or log</li> <li>in to your member</li> <li>portal to place an</li> <li>order for home</li> <li>delivery. Examples</li> <li>of covered items</li> <li>include brand</li> <li>name and generic</li> <li>over-the-counter</li> <li>items, vitamins,</li> <li>pain relievers,</li> <li>cold and allergy</li> <li>items and diabetic</li> </ul>

Wellcare	Wellcare No	Wellcare Assist
Giveback (HMO)	Premium (HMO)	(HMO)
H0908, Plan 005	H0908, Plan 003	H0908, Plan 004
For more information, limitations and exclusions, please see your Evidence of Coverage.	Dental, Vision, and Hearing - You may use your card to help reduce your out-of-pocket expenses for any dental, vision, and/or hearing services. The card may be used to pay your dental, vision, or hearing provider directly. For more information, limitations and exclusions, please see your Evidence of Coverage.	

### Multi-Language Insert Multi-language Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at the plan numbers on the following pages. Someone who speaks English/Language can help you. This is a free service.

**Spanish:** Contamos con los servicios gratuitos de un intérprete para responder las preguntas que tenga sobre nuestro plan de salud o de medicamentos. Para solicitar un intérprete, simplemente llámenos a los números del plan que figuran en las siguientes páginas. Alguien que habla español puede ayudarle. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的口译服务,可解答您对我们的健康或药物计划的 有关疑问。如需译员,请拨打以下页面上的计划号码联系我们。您将获得讲汉语 普通话的译员的帮助。这是一项免费服务。

Chinese Cantonese: 我們提供免費的口譯服務,可解答您對我們的健康或藥物計劃 可能有的任何疑問。如需口譯員服務,請致電下頁的計劃電話號碼。會說廣東話 的人員可以幫助您。此為免費服務。

**Tagalog:** May mga libre kaming serbisyo ng interpreter para sagutin ang anumang posible ninyong tanong tungkol sa aming planong pangkalusugan o plano sa gamot. Para kumuha ng interpreter, tawagan lang kami sa mga numero ng plano na nasa mga sumusunod na pahina. May makakatulong sa inyo na nagsasalita ng Tagalog. Isa itong libreng serbisyo.

**French:** Nous proposons des services d'interprètes gratuits pour répondre à toutes vos questions sur notre régime de santé ou de médicaments. Pour obtenir les services d'un interprète, il suffit de nous appeler aux numéros figurant sur les pages suivantes. Quelqu'un parlant français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời bất kỳ câu hỏi nào về chương trình sức khỏe hoặc chương trình thuốc của chúng tôi. Để nhận thông dịch viên, chỉ cần gọi chúng tôi theo số điện thoại chương trình ở các trang sau. Một nhân viên nói tiếng Việt có thể giúp quý vị. Dịch vụ này được miễn phí.

**German:** Wir bieten Ihnen einen kostenlosen Dolmetschservice, wenn Sie Fragen zu unseren Gesundheits- oder Medikamentenplänen haben. Wenn Sie einen Dolmetscher brauchen, rufen Sie eine der Telefonnummern auf den folgenden Seiten an. Ein deutschsprachiger Mitarbeiter wird Ihnen behilflich sein. Dieser Service ist kostenlos.

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Form Approved OMB# 0938-1421

Korean: 당사의 건강 또는 의약품 플랜과 관련해서 물어볼 수 있는 모든 질문에 답변하기 위한 무료 통역 서비스가 있습니다. 통역사가 필요한 경우 다음 페이지에 있는 플랜 번호로 연락해 주십시오. 한국어를 구사하는 통역사가 도움을 드릴 수 있습니다. 통역 서비스는 무료로 제공됩니다.

**Russian:** Если у вас возникли какие-либо вопросы о нашем плане медицинского страхования или плане с покрытием лекарственных препаратов, вам доступны бесплатные услуги переводчика. Если вам нужен переводчик, просто позвоните нам по номерам, представленным на следующих страницах. Вам окажет помощь сотрудник, говорящий на русском языке. Данная услуга бесплатна.

Arabic: نوفّر خدمات ترجمة فورية مجانية للإجابة على أي أسئلة قد تكون لديك حول خطة الصحة أو الدواء الخاصة بنا. للحصول على مترجم فوري، ما عليك سوى الاتصال بنا على أرقام الخطة التي تظهر في الصفحات التالية. يمكن أن يساعدك شخص يتحدث العربية. وتتوفر هذه الخدمة بشكل مجاني.

Hindi: हमारे स्वास्थ्य या ड्रग प्लान के बारे में आपके किसी भी सवाल का जवाब देने के लिए, हम मुफ़्त में दुभाषिया सेवाएं देते हैं। दुभाषिया सेवा पाने के लिए, बस हमें अगले पेज पर दिए गए प्लान नंबर पर कॉल करें। हिन्दी में बात करने वाला सहायक आपकी मदद करेगा। यह एक नि:शुल्क सेवा है।

**Italian:** Sono disponibili servizi di interpretariato gratuiti per rispondere a qualsiasi domanda possa avere in merito al nostro piano farmacologico o sanitario. Per usufruire di un interprete, è sufficiente contattare i numeri del piano riportati nelle pagine seguenti. Qualcuno la assisterà in lingua italiana. È un servizio gratuito.

**Portuguese:** Temos serviços de intérprete gratuitos para responder a quaisquer dúvidas que possa ter sobre o nosso plano de saúde ou medicação. Para obter um intérprete, contacte-nos através dos números do plano nas páginas seguintes. Um falante de português poderá ajudá-lo. Este serviço é gratuito.

**French Creole:** Nou gen sèvis entèprèt gratis pou reponn nenpòt kesyon ou ka genyen sou plan sante oswa plan medikaman nou an. Pou jwenn yon tradiktè nan bouch, annik rele nimewo yo pou plan an ki make sou paj ki annapre yo. Yon moun ki pale Kreyòl Ayisyen ka ede w. Se yon sèvis gratis.

**Polish:** Oferujemy bezpłatną usługę tłumaczenia ustnego, która pomoże Państwu uzyskać odpowiedzi na ewentualne pytania dotyczące naszego planu leczenia lub planu refundacji leków. Aby skorzystać z usługi tłumaczenia ustnego, wystarczy zadzwonić pod podany na kolejnych stronach numer odnoszący się do planu. Zapewni to Państwu pomoc osoby mówiącej po polsku. Usługa ta jest bezpłatna.

Japanese: 弊社の健康や薬剤計画についてご質問がある場合は、無料の通訳サービスをご利用いただけます。通訳を利用するには、次からのページに記載されている弊社の計画担当の電話番号にお問い合わせください。日本語の通訳担当者が対応します。これは無料のサービスです。

#### ALABAMA HMO 1-800-977-7522 (TTY: 711) wellcarecomplete.com

ARIZONA HMO, HMO C-SNP 1-800-977-7522 (TTY: 711) wellcare.com/allwellAZ

HMO D-SNP 1-844-796-6811 (TTY: 711) wellcare.com/allwellAZ

#### ARKANSAS

HMO 1-800-977-7522 (TTY: 711) wellcare.com/allwellAR

HMO D-SNP 1-844-796-6811 (TTY: 711) wellcare.com/allwellAR

### CALIFORNIA

HMO, HMO C-SNP, PPO 1-800-275-4737 (TTY: 711) wellcare.com/healthnetCA

Wellcare CalViva Health Dual Align (HMO D-SNP) 1-833-236-2366 (TTY: 711) wellcare.com/healthnetCA

Wellcare Dual Liberty (HMO D-SNP) 1-800-431-9007 wellcare.com/healthnetCA

#### DELAWARE HMO-POS 1-800-977-7522 (TTY: 711) wellcare.com/DE

HMO-POS D-SNP 1-844-796-6811 (TTY: 711) wellcare.com/DE

FLORIDA HMO 1-800-977-7522 (TTY: 711) wellcarecomplete.com

#### ILLINOIS

HMO 1-800-977-7522 (TTY: 711) wellcarecomplete.com

#### INDIANA

Wellcare Assist (HMO), Wellcare Low Premium Open (PPO), Wellcare No Premium (HMO), Wellcare No Premium Open (PPO), Wellcare Patriot Giveback Open (PPO)

1-800-977-7522 (TTY: 711) wellcare.com/allwellIN

Wellcare Dual Access (HMO D-SNP), Wellcare Dual Access Open (PPO D-SNP) 1-844-796-6811 (TTY: 711) wellcare.com/allwellIN

Wellcare Complete No Premium (HMO), Wellcare Complete No Premium Open (PPO) 1-800-977-7522 (TTY: 711) wellcarecomplete.com

#### KANSAS

Wellcare Assist (HMO), Wellcare Giveback (HMO), Wellcare No Premium (HMO), Wellcare No Premium Open (PPO), Wellcare Patriot Giveback Open (PPO) **1-800-977-7522 (TTY: 711)** wellcare.com/allwellKS

Wellcare Dual Access (HMO D-SNP), Wellcare Dual Liberty (HMO D-SNP), Wellcare Dual Access Open (PPO D-SNP) 1-844-796-6811 (TTY: 711) wellcare.com/allwellKS

Wellcare Complete - Giveback (HMO), Wellcare Complete No Premium (HMO), Wellcare Complete No Premium Open (PPO) 1-800-977-7522 (TTY: 711) wellcarecomplete.com

#### MICHIGAN

HMO 1-800-977-7522 (TTY: 711) wellcarecomplete.com

HMO D-SNP 1-844-796-6811 (TTY: 711) wellcarecomplete.com

### MISSOURI

HMO 1-800-977-7522 (TTY: 711) wellcare.com/allwellMO

HMO D-SNP 1-844-796-6811 (TTY: 711) wellcare.com/allwellMO

#### **NEBRASKA**

HMO, PPO 1-800-977-7522 (TTY: 711) wellcare.com/NE

HMO D-SNP, PPO D-SNP 1-844-796-6811 (TTY: 711) wellcare.com/NE

NEVADA

HMO, HMO C-SNP, PPO 1-800-977-7522 (TTY: 711) wellcare.com/allwellNV

HMO D-SNP 1-844-796-6811 (TTY: 711) wellcare.com/allwellNV

NEW MEXICO HMO, PPO 1-800-977-7522 (TTY: 711) wellcare.com/allwellNM

HMO D-SNP 1-844-796-6811 (TTY: 711) wellcare.com/allwellNM

NEW YORK HMO, HMO-POS, HMO D-SNP 1-800-247-1447 (TTY: 711) wellcare.com/fidelisNY

#### OHIO

HMO, PPO 1-800-977-7522 (TTY: 711) wellcare.com/allwellOH

HMO D-SNP, PPO D-SNP 1-844-796-6811 (TTY: 711) wellcare.com/allwellOH

#### OKLAHOMA HMO, PPO 1-800-977-7522 (TTY: 711) wellcare.com/OK

HMO D-SNP, PPO D-SNP 1-844-796-6811 (TTY: 711) wellcare.com/OK

### OREGON

HMO 1-844-582-5177 (TTY: 711) wellcare.com/healthnetOR

HMO D-SNP 1-844-867-1156 (TTY: 711) wellcare.com/trilliumOR

### PENNSYLVANIA

HMO, PPO 1-800-977-7522 (TTY: 711) wellcare.com/allwellPA

HMO D-SNP, PPO D-SNP 1-844-796-6811 (TTY: 711) wellcare.com/allwellPA

### TEXAS

Wellcare Complement Assist (HMO), Wellcare Giveback (HMO), Wellcare No Premium (HMO), Wellcare Patriot No Premium (HMO)

#### 1-800-977-7522 (TTY: 711) wellcare.com/allwellTX

Wellcare Dual Access Harmony (HMO D-SNP), Wellcare Dual Liberty Nurture (HMO D-SNP) **1-844-796-6811 (TTY: 711)** 

## wellcare.com/allwellTX

Wellcare Complete - Giveback (HMO), Wellcare Complete No Premium (HMO), Wellcare Complete No Premium Open (PPO) **1-800-977-7522 (TTY: 711)** wellcarecomplete.com

#### WASHINGTON

PPO 1-844-582-5177 (TTY: 711) www.wellcare.com/healthnetOR

#### WISCONSIN

HMO D-SNP 1-844-796-6811 (TTY: 711) wellcare.com/allwellWI

#### **Pre-Enrollment Checklist**

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a Customer Service representative at 1-844-917-0175 (TTY: 711). 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/allwellOH 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.
- **D** 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, 2025.
- □ Effect on Current Coverage. If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.
- □ 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).

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#### **Contact Us**

For more information, please contact us:



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.

