

2024 Summary of Benefits

New Mexico

Wellcare Dual Liberty (HMO D-SNP)

H2134 | 001

Wellcare All Dual (HMO D-SNP)

H2134 | 003



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 Liberty (HMO D-SNP) and Wellcare All Dual (HMO D-SNP) 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/allwellNM. 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:

H2134001000 Wellcare Dual Liberty (HMO D-SNP) includes these counties in New Mexico: Bernalillo, Chaves, Cibola, Curry, Dona Ana, Eddy, Grant, Lea, Lincoln, Los Alamos, Luna, McKinley, Otero, Quay, Rio Arriba, Roosevelt, San Juan, San Miguel, Sandoval, Santa Fe, Taos, Torrance, and Valencia.

H2134003000 Wellcare All Dual (HMO D-SNP) includes these counties in New Mexico: Bernalillo, Chaves, Cibola, Curry, Dona Ana, Eddy, Grant, Lea, Lincoln, Los Alamos, Luna, McKinley, Otero, Quay, Rio Arriba, Roosevelt, San Juan, San Miguel, Sandoval, Santa Fe, Taos, Torrance, and Valencia.

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/allwellNM</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-ofplan providers, neither Medicare nor our plan will be responsible for the costs.)

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

Which doctors, hospitals and pharmacies can I use? Wellcare Dual Liberty (HMO D-SNP) and Wellcare All Dual (HMO D-SNP) have 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 <u>www.</u> <u>wellcare.com/allwellNM</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/allwellNM</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.



To be eligible

These plans are available to anyone who has both Medical Assistance from the State and Medicare.

To be eligible for these plans you must meet the following special needs criteria:

H2134001000 Wellcare Dual Liberty (HMO D-SNP) - FBDE

H2134003000 Wellcare All Dual (HMO D-SNP) - FBDE, QDWI, QI, QMB, SLMB

Refer to "Medicare Savings Program (MSP) Levels" section below for a description of all MSP levels. Premiums, copayments, coinsurance, and deductibles may vary based on your Medicaid eligibility category and/or the level of Extra Help you receive.

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.

You must also be enrolled in the New Mexico 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 New Mexico for full-dual enrollees. Please contact the plan for further details.

Understanding Dual Eligibility

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

H2134-001

Medicare Savings Program (MSP) Levels

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

H2134-003

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.
- **Specified Low-Income Medicare Beneficiary (SLMB):** Medicaid will absorb the cost of your Medicare Part B Premiums.
- **Qualified Individual (QI):** Medicaid will absorb the cost of your Medicare Part B Premiums only
- **Qualified Disabled Working Individual (QDWI):** Medicaid will absorb the cost of your Medicare Part A Premiums only

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

What is "Extra Help?"

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

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

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

Proof

	Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
Monthly plan premium (includes both medical and drugs)	\$0 You must continue to pay your Medicare Part B premium, if not otherwise paid for by Medicaid or another third party.	\$0 or \$26 If you qualify for Extra Help, your plan premium is paid on your behalf. If you no longer qualify for Extra Help, you may be charged a premium. You must continue to pay your Medicare Part B premium, if not otherwise paid for by Medicaid or another third party.
Deductible	No deductible	\$0 or The Part B deductible was \$226 for select Part B services. This is the 2023 cost sharing amount and may change in 2024. Wellcare All Dual (HMO D-SNP) will provide updated rates at <u>www.wellcare.com/</u> <u>allwellnm</u> as soon as they are released. If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay \$0.

	Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	\$8,850 in-network annually This is the most you will pay in copays and coinsurance for Part A and B services for the year.	\$8,850 in-network annually This is the most you will pay in copays and coinsurance for Part A and B services for the year.
Inpatient Hospital coverage	Days 1-90: \$0 copay per admission *	 For each admission, you pay: \$0 or \$1,480 copay per stay for days 1 through 90 If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount.
Outpatient Hospital coverage		
Outpatient hospital services	\$0 copay for surgical and non-surgical services (includes diagnostic colonoscopy). *	\$0 copay for diagnostic colonoscopy. \$0 or 20% coinsurance for all other outpatient services. If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount. *

	Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
Outpatient hospital observation services	\$0 copay	\$0 or 20% coinsurance If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount.
Ambulatory surgical center (ASC) services	\$0 copay *	\$0 or 20% coinsurance If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount. *
Doctor Visits		
Primary Care Providers	\$0 copay	\$0 сорау
Specialists	\$0 copay *	\$0 or \$25 copay If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount. *

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	Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
Preventive Care (e.g., Annual Wellness visit, Bone mass measurement, Breast cancer screening (mammogram), Cardiovascular screenings, Cervical and vaginal cancer screening, Colorectal cancer screenings, Diabetes screenings, Hepatitis B Virus Screening, Prostate cancer screenings (PSA), Vaccines (including Flu shots, Hepatitis B shots, Pneumococcal shots, COVID shots))	\$0 copay	\$0 copay
Emergency care	\$0 copay	\$0 or \$100 copay If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount. Copay is waived if you are admitted to a hospital within 24 hours.

Proof

	Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
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.	\$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.
Urgently needed services	\$0 copay	\$0 or \$55 copay If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount. Copay is waived if you are admitted to a hospital within 24 hours.

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	Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
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.	\$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.
Diagnostic Services/Labs/Imaging Lab services	\$0 copay *	\$0 copay for all other labs. \$0 or \$50 copay for genetic testing. If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount. *

Proof

	Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
Diagnostic tests and procedures	\$0 copay *	\$0 copay for each Medicare-covered spirometry test and specified testing-related services. \$0 or 20% coinsurance for all other Medicare-covered diagnostic procedures and tests. If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount.
Outpatient X-rays	\$0 copay *	\$0 or 20% coinsurance If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount. *
Diagnostic radiology services (e.g. MRI, CAT Scan)	\$0 copay *	\$0 copay for a diagnostic mammogram. \$0 or 20% coinsurance for all other diagnostic radiology services. If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount. *

	Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
Therapeutic Radiology	\$0 copay *	\$0 or 20% coinsurance If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount. *
Hearing services		
Hearing Exam Medicare Covered	\$0 copay *	\$0 or \$25 copay If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount. *
Routine hearing exam	\$0 copay *	\$0 copay *
	1 exam every year	1 exam every year
Hearing Aids		
Hearing Aid Fitting/Evaluation(s)	\$0 copay *	\$0 copay *
	1 fitting(s) / evaluation(s) every year	1 fitting(s) / evaluation(s) every year
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	Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
Hearing aid allowance	Up to a \$750 allowance per ear every year for hearing aids.	Up to a \$750 allowance per ear every year for hearing aids.
All types	\$0 copay *	\$0 copay *
	Limited to 2 hearing aid(s) every year	Limited to 2 hearing aid(s) every year
Additional Hearing Information	What you should know Medicare covers diagnostic hearing and balance exams if your doctor or other health care provider orders these tests to see if you need medical treatment.	What you should know Medicare covers diagnostic hearing and balance exams if your doctor or other health care provider orders these tests to see if you need medical treatment.
Dental services		
Preventive services	\$0 copay *	\$0 copay *
	Cleanings 2 every year	Cleanings 2 every year
	Dental x-rays 1 every 12 to 36 months depending on type of service	Dental x-rays 1 every 12 to 36 months depending on type of service
	Oral exams 2 every year	Oral exams 2 every year
Fluoride Treatment	\$0 copay	\$0 copay *
	1 every year	1 every year

	Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
Comprehensive services Medicare-covered	\$0 copay for each Medicare-covered service *	\$0 or \$25 copay for each Medicare-covered service. If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount. *
Comprehensive services		
Diagnostic Services	\$0 copay *	\$0 copay *
Restorative Services	\$0 copay *	\$0 copay *
Endodontics/ Periodontics/ Extractions	\$0 copay *	\$0 copay *
Non-routine services	\$0 copay *	\$0 copay *
Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services	\$0 copay *	\$0 copay *

	Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
	For more information, limitations and exclusions, please see your Evidence of Coverage. Additional dental limitations and exclusions apply.	For more information, limitations and exclusions, please see your Evidence of Coverage. Additional dental limitations and exclusions apply.
Additional Dental Information	What you should know: This plan includes coverage of comprehensive services up to \$4,000 per plan year.	What you should know: This plan includes coverage of comprehensive services up to \$3,000 per plan year.
Vision Services Eye Exam Medicare Covered	\$0 copay (Medicare-covered diabetic retinopathy screening) \$0 copay (all other Medicare-covered eye exams) *	\$0 copay (Medicare-covered diabetic retinopathy screening) \$0 or \$25 copay (all other Medicare-covered eye exams) If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount. *
Routine eye exam (Refraction)	\$0 copay *	\$0 copay *
	1 exam every year	1 exam every year

	Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
Glaucoma screening	\$0 copay for each Medicare-covered service.	\$0 copay for each Medicare-covered service.
Eyewear Medicare Covered	\$0 copay *	\$0 copay *
Routine eyewear Contact lenses/Eyeglasses (lenses and frames)/Eyeglass frames	\$0 copay *	\$0 copay *
Eyewear allowance	Up to a \$300 combined allowance towards contacts and glasses (lenses and/or frames) every year.	Up to a \$200 combined allowance towards contacts and glasses (lenses and/or frames) every year.
Mental Health Services		
Inpatient visit	Days 1-90: \$0 copay per admission *	 For each admission, you pay: \$0 or \$1,850 copay per stay for days 1 through 90 If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount.

	Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
Outpatient individual therapy visit	\$0 copay *	\$0 or 20% coinsurance If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount. *
Outpatient group therapy visit	\$0 copay *	\$0 or 20% coinsurance If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount. *
Skilled nursing facility (SNF)	Days 1-100: \$0 copay per admission *	 For each admission, you pay: \$0 copay per day for days 1 through 20 \$0 or \$203 copay per day for days 21 through 100 If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount.

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	Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
Therapy and Rehabilitation Services		
Physical Therapy	\$0 copay *	\$0 or \$25 copay If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount. *
Outpatient rehabilitation services provided by an occupational therapist	\$0 copay *	\$0 or \$25 copay If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount. *
Pulmonary rehabilitation services	\$0 copay	\$0 or 20% coinsurance If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount.

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	Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
Ambulance Ground Ambulance	\$0 copay *	\$0 or 20% coinsurance If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount. *
Air Ambulance	\$0 copay *	\$0 or 20% coinsurance If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount. *
Transportation Services	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 12 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: Mileage limitations may apply. Call Member Services 72 hours in advance to reserve a ride for your appointment	What you should know: Mileage limitations may apply. Call Member Services 72 hours in advance to reserve a ride for your appointment.

	Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
Medicare Part B Drugs		
Chemotherapy and Other Part B Drugs	\$0 copay * Certain Part B rebatable drugs may be subject to a lower coinsurance than the amount shown above. The list of Part B rebatable drugs that are subject to a lower coinsurance is published by the Centers for Medicare & Medicaid Services (CMS) and may change quarterly.	0% - 20% coinsurance If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount. * Certain Part B rebatable drugs may be subject to a lower coinsurance than the amount shown above. The list of Part B rebatable drugs that are subject to a lower coinsurance is published by the Centers for Medicare & Medicaid Services (CMS) and may change quarterly.
Insulin	\$0 copay *	\$0 or \$35 copay (maximum per month) If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount.

	Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
Allergy Antigen	\$0 copay *	0% coinsurance *



Prescription Drug Coverage	Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
Annual Prescription Deductible	\$0	
30-day/up to a 100-day supply from retail network pharmacy		
All Covered Drugs	\$0 copay Some covered drugs limited to a 30-day supply	



	Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
Chiropractic Services Medicare-covered	\$0 copay *	\$0 copay *
Routine chiropractic services	\$0 copay * 12 visit(s) every year	\$0 copay * 12 visit(s) every year
Acupuncture Medicare-covered	\$0 copay *	\$0 copay for Medicare-covered Acupuncture received in a PCP office. \$0 copay for Medicare-covered Acupuncture received in a Chiropractor office. \$0 or \$25 copay for Medicare-covered Acupuncture received in a Specialist office. If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount.

	Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
Podiatry Services (Foot Care) Medicare Covered	\$0 copay *	\$0 or \$25 copay If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount. *
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 *

Proof

	Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
Meals		
Post-Acute Meals	\$0 copay ■	\$0 copay ■
	What you should know:	What you should know:
	You pay nothing for home delivered meals immediately following an Inpatient hospital stay to aid in recovery with a maximum of 3 meals per day for up to 14 days with a maximum of 42 meals per occurrence for an unlimited number of occurrences per year.	You pay nothing for home delivered meals immediately following an Inpatient hospital stay to aid in recovery with a maximum of 3 meals per day for up to 14 days with a maximum of 42 meals per occurrence for an unlimited number of occurrences per year.
Medical Equipment/Supplies		
Durable Medical Equipment (DME)	\$0 copay *	\$0 or 20% coinsurance If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount. *
Prosthetics	\$0 copay *	\$0 or 20% coinsurance If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount. *

	Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
Diabetic supplies	\$0 copay *	\$0 copay *
	For more information, limitations and exclusions, please see your Evidence of Coverage.	For more information, limitations and exclusions, please see your Evidence of Coverage.
Diabetic therapeutic shoes or inserts	\$0 copay *	\$0 or 20% coinsurance If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount. *
Opioid treatment program services	\$0 copay *	\$0 or \$25 copay If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount. *
Wellness Programs	For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage.	For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage.
Fitness	\$0 copay	\$0 copay

	Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
	What you should know:	What you should know:
	This benefit covers an annual membership at a participating health club or fitness center. For members who do not live near a participating fitness center and/or prefer to exercise at home, members can choose from available exercise programs to be shipped to them at no cost. A fitness tracker may be selected as part of a home fitness kit.	This benefit covers an annual membership at a participating health club or fitness center. For members who do not live near a participating fitness center and/or prefer to exercise at home, members can choose from available exercise programs to be shipped to them at no cost. A fitness tracker may be selected as part of a home fitness kit.
Additional sessions of	\$0 сорау	\$0 сорау
smoking and tobacco cessation counseling	Limited to 5 visit(s) every year	Limited to 5 visit(s) every year
Annual Physical Exam	\$0 copay	\$0 сорау
	What you should know: The exam includes a detailed medical/family history and recommendations for preventive screenings/care.	What you should know: The exam includes a detailed medical/family history and recommendations for preventive screenings/care.
24-Hour Nurse Advice Line	\$0 copay	\$0 сорау

	Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
Over-the-Counter (OTC) Items	Please see the Wellcare Spendables™ section for more information about the over-the-counter (OTC) benefit.	Please see the Wellcare Spendables™ section for more information about the over-the-counter (OTC) benefit.
Wellcare Spendables™	You will receive \$105 monthly (\$1,260 per year) preloaded on your Wellcare Spendables™ card. Your monthly allowance rolls over to the following month if unused and expires at end of the plan year.	You will receive \$65 monthly (\$780 per year) preloaded on your Wellcare Spendables™ card. Your monthly allowance rolls over to the following month if unused and expires at the end of the plan year.
	 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 items. 	 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 items.

Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
• 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.	• 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.
 Because your plan participates in the Value-Based Insurance Design Program, you can also use your Wellcare Spendables™ allowance towards any of the below benefits: Healthy Food - You can use your card to pay for healthy foods and produce at participating retailers. Prepared meals are available for order via online portal. 	 Because your plan participates in the Value-Based Insurance Design Program, you can also use your Wellcare Spendables™ allowance towards any of the below benefits: Healthy Food - You can use your card to pay for healthy foods and produce at participating retailers. Prepared meals are available for order via online portal.
 Gas pay-at-pump - You can use your card to pay for gas directly at the pump. The card cannot be used to pay in-person at the cash register Your card can only ye used up 	• Gas pay-at-pump - You can use your card to pay for gas directly at the pump. The card cannot be used to pay in-person at the cash register. Your card can only be used up

Wellcare Dual Liberty (HMO D-SNP) H2134, Plan 001	Wellcare All Dual (HMO D-SNP) H2134, Plan 003
 to the available allowance amount. Utility Assistance - You can use your 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), landline or mobile phone and internet. Rent Assistance - You can use your card to help with the cost of rent for your home. For more information, limitations and exclusions, please see your Evidence of 	 to the available allowance amount. Utility Assistance - You can use your 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), landline or mobile phone and internet. Rent Assistance - You can use your card to help with the cost of rent for your home. For more information, limitations and exclusions, please see your Evidence of
Coverage.	Coverage.

Proof

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 Liberty (HMO D-SNP) and Wellcare All Dual (HMO D-SNP). For each benefit listed, you can see what our plan covers. What you pay for covered services may depend on your level of Medicaid eligibility. Coverage of the benefits described in this Summary of Benefits depends upon your level of Medicaid eligibility. If you have questions about your Medicaid eligibility and what benefits you are entitled to, call New Mexico Centennial Care (Medicaid) toll-free at 1-800-283-4465 (TTY: 1-855-227-5485).

For the most current New Mexico Medicaid coverage information, please visit <u>http://www.hsd.</u> <u>state.nm.us/LookingForAssistance/centennial-care-overview.aspx</u> or call Member Services for assistance.

List of Medicaid services to be offered, as may be modified by amendment to the Centennial Care contract:
Accredited Residential SUD Treatment Centers (Adult)
Accredited Residential Treatment Center Services
Adaptive Skills Building (Autism)
Adult Day Health
Adult Psychological Rehabilitation Services
Ambulatory Surgery Center Services
Anesthesia Services
Applied Behavior Analysis (ABA)
Assertive Community Treatment Services
Assisted Living
Bariatric Surgery
Behavior Support Consultation
Behavior Management Skills Development Services
Behavioral Health Professional Services; outpatient behavioral health and substance abuse services

List of Medicaid services to be offered, as may be modified by amendment to the Centennial Care contract:
Case Management
Chronic Care Management Services
Community Interveners for the Deaf and Blind
Community Transition Services
Comprehensive Community Support Services
Crisis Services including telephone, clinic, mobile, and stabilization centers
Crisis Triage Centers including residential
Customized Community Support
Day Treatment Services
Dental Services
Diagnostic Imaging and Therapeutic Radiology Services
Dialysis Services
Durable Medical Equipment And Supplies
Emergency Responses
Emergency Services (including emergency room visits and psychiatric ER)
Employment Supports
Environmental Modifications (\$5,000 limit every five years)
Experimental Or Investigational Procedures, Technology, Or Non-Drug Therapies
Early and Periodic Screening, Diagnosis And Treatment (EPSDT)
EPSDT Personal Care Services
EPSDT Private Duty Nursing
EPSDT Rehabilitation Services

List of Medicaid services to be offered, as may be modified by amendment to the Centennial Care contract:
Family Peer Support Services
Family Planning
Family Support (Behavioral Health)
Federally Qualified Health Center Services
Hearing Aids and Related Evaluations
Home Health Aide
Home Health Services (limitations apply)
Hospital Outpatient
Inpatient Hospitalization In Freestanding Psychiatric Hospitals
Intensive Outpatient Program Services
IV Outpatient Services
Laboratory Services
Medication Assisted Treatment For Opioid Dependence
Midwife Services
Multi-Systemic Therapy Services
Non-Accredited Residential Treatment Centers and Group Homes
Nursing Facility Services
Nutritional Counseling
Nutritional Services
Occupational Services
Outpatient Hospital Based Psychiatric Services an 1 Partial Hospitalization
Outpatient and Partial Hospitalization In Freestanding Psychiatric Hospital

List of Medicaid services to be offered, as may be modified by amendment to the Centennial Care contract:
Outpatient Health Care Professional Services
Peer Support Services
Personal Care Services (Consumer Directed and Consumer Delegated)
Pharmacy Services
Physical Health Services
Physical Therapy
Physician Visits
Podiatry Services
Pregnancy Termination Procedures
Preventive Services
Private Duty Nursing For Adults
Prosthetics and Orthotics
Psychosocial Rehabilitation Services
Radiology Facilities
Recovery Services (Behavioral Health)
Rehabilitation Option Services
Rehabilitation Services Providers
Related Goods
Reproductive Health Services
Respite (annual limits may apply)
Respite (Behavioral Health) (annual limits may apply but may be exceeded based on the member ^{II} s health and safety needs)
Rural Health Clinics Services

List of Medicaid services to be offered, as may be modified by amendment to the Centennial Care contract: School-Based Services Screening, Brief Intervention, Referral to Treatment (SBIRT) Services **Skilled Maintenance Therapy Services** Specialized Therapies (annual limits may apply) Speech and Language Therapy Supportive Housing (limitations apply) Swing Bed Hospital Services **Telehealth Services Telemedicine Services** Tobacco Cessation treatment and services (may include counseling, prescription medications and products) Tot-To-Teen Health Checks Transitional Care Management Services **Transplant Services** Transportation Services (Medical) Transportation Services (Non-Medical) (annual limits may apply) Treatment Foster Care I Treatment Foster Care II Vision Care Services proof

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 kost entos

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NA4WCMINS29343M_CMPB Updated: 06/01/2023

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.

Proof

Form CMS-10802 (Expires 12/31/25) **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。



Form CMS-10802 (Expires 12/31/25)

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) v el ca c..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 <u>www.wellcare.</u> <u>com/allwellNM</u> 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).
- □ 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.

Proof

Wellcare is the Medicare brand for Centene Corporation, an HMO, PPO, PFFS, PDP plan with a Medicare contract and is an approved Part D Sponsor. Our D-SNP plans have a contract with the state Medicaid program. Enrollment in our plans depends on contract renewal.

As a Wellcare by Allwell D-SNP member, you have coverage from both Medicare and Medicaid. Medicaid services are funded in part by the state of New Mexico. NM Medicaid benefits may be limited to payment of Medicare premiums for some members.

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.



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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/allwellNM



