



2024 Summary of Benefits

New York

Wellcare Patriot No Premium (HMO)

H4868 | 003

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

This is a summary of health services covered by Wellcare Patriot No Premium (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/medicare. To request a copy, please call 1-844-917-0175 (TTY 711): Hours are Monday - Sunday, 8 am - 8 pm (all time zones).

Who can join?

To enroll in one of our plans, you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area. Members must continue to pay their Medicare Part B premium if not otherwise paid for under Medicaid or by another third party. To be eligible, the beneficiary must also be a United States citizen or lawfully present in the United States.

Our service area includes these counties in New York: Albany, Broome, Dutchess, Erie, Monroe, Niagara, Oneida, Onondaga, Orange, Rockland, Saratoga, Schenectady, Ulster, Wayne, and Westchester.

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

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 directory or, for an up-to-date list of network providers, visit www.wellcare.com/medicare (Please note that, except for emergency care, urgently needed care when you are out of the network, out-of-area dialysis services, and cases in which our plan authorizes use of out-of-network providers, if you obtain medical care from out-of-plan providers, neither Medicare nor our plan will be responsible for the costs.)

Our plans are for beneficiaries who receive creditable Part D coverage through a retiree plan, VA benefits, or other coverage.

Which doctors and hospitals can I use? Wellcare Patriot No Premium (HMO) has a network of doctors, hospitals, and other providers. You can save money by using our 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 directory on our website at www.wellcare.com/medicare.

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

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

Benefits

Wellcare Patriot No Premium (HMO) H4868, Plan 003	
Monthly plan premium	\$0 You must continue to pay your Medicare Part B premium.
Deductible	No deductible
Maximum Out-of-Pocket Responsibility	\$6,700 annually This is the most you will pay in copays and coinsurance for Part A and B services for the year.
Inpatient Hospital coverage	For each admission, you pay: <ul style="list-style-type: none"> • \$300 copay per day for days 1 through 5 • \$0 copay per day for days 6 through 90 *
Outpatient Hospital coverage Outpatient hospital services	\$0 copay for diagnostic colonoscopy. 20% coinsurance for outpatient surgical services. \$75 copay for outpatient non-surgical services, including outpatient palliative care. *
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.
Ambulatory surgical center (ASC) services	\$50 copay *
Doctor Visits Primary Care Providers	\$0 copay

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

Benefits

Wellcare Patriot No Premium (HMO) H4868, Plan 003	
Specialists	\$35 copay *
Preventive Care (e.g., Annual Wellness visit, Bone mass measurement, Breast cancer screening (mammogram), Cardiovascular screenings, Cervical and vaginal cancer screening, Colorectal cancer screenings, Diabetes screenings, Hepatitis B Virus Screening, Prostate cancer screenings (PSA), Vaccines (including Flu shots, Hepatitis B shots, Pneumococcal shots, COVID shots))	\$0 copay
Emergency care	\$100 copay Copay is waived if you are admitted to a hospital within 24 hours.
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.
Urgently needed services	\$25 copay Copay is waived if you are admitted to a hospital within 24 hours.

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

Benefits

Wellcare Patriot No Premium (HMO) H4868, 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.
Diagnostic Services/Labs/Imaging Lab services	\$0 copay for all other labs. \$50 copay for genetic testing. *
Diagnostic tests and procedures	\$0 copay for each Medicare-covered spirometry test and specified testing-related services. \$20 copay for all other Medicare-covered diagnostic procedures and tests. *
Outpatient X-rays	\$0 copay *
Diagnostic radiology services (e.g. MRI, CAT Scan)	\$0 copay for a diagnostic mammogram. \$75 copay for all other diagnostic radiology services. *
Therapeutic Radiology	20% coinsurance *
Hearing services Hearing Exam Medicare Covered	\$35 copay *

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

Benefits

Wellcare Patriot No Premium (HMO) H4868, Plan 003	
Routine hearing exam	\$0 copay * 1 exam every year
Hearing Aids Hearing Aid Fitting/Evaluation(s)	\$0 copay * 1 fitting(s) / evaluation(s) every year
Hearing aid allowance All types	Up to a \$750 allowance per ear every year for hearing aids. \$0 copay * Limited to 2 hearing aid(s) every year
Additional Hearing Information	What you should know Medicare covers diagnostic hearing and balance exams if your doctor or other health care provider orders these tests to see if you need medical treatment.
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

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

Benefits

Wellcare Patriot No Premium (HMO) H4868, Plan 003	
Fluoride Treatment	\$0 copay * 1 every year
Comprehensive services Medicare-covered	\$35 copay for each Medicare-covered service. *
Comprehensive services Diagnostic Services	\$0 copay *
Restorative Services	\$0 copay *
Endodontics/ Periodontics/ Extractions	\$0 copay *
Non-routine services	\$0 copay *
Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services	\$0 copay *
For more information, limitations and exclusions, please see your Evidence of Coverage. Additional dental limitations and exclusions apply.	

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

Benefits

Wellcare Patriot No Premium (HMO) H4868, Plan 003	
Additional Dental Information	<p>What you should know: This plan includes coverage of comprehensive services up to \$1,500 per plan year.</p>
Vision Services	
Eye Exam Medicare Covered	<p>\$0 copay (Medicare-covered diabetic retinopathy screening) \$35 copay (all other Medicare-covered eye exams) *</p>
Routine eye exam (Refraction)	<p>\$0 copay * 1 exam every year</p>
Glaucoma screening	\$0 copay for each Medicare-covered service.
Eyewear Medicare Covered	<p>\$0 copay *</p>
Routine eyewear Contact lenses/Eyeglasses (lenses and frames)/Eyeglass frames Eyewear allowance	<p>\$0 copay * Up to a \$200 combined allowance towards contacts and glasses (lenses and/or frames) every year.</p>
Mental Health Services	
Inpatient visit	<p>For each admission, you pay:</p> <ul style="list-style-type: none"> • \$300 copay per day for days 1 through 4 • \$0 copay per day for days 5 through 90 <p>*</p>

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

Benefits

Wellcare Patriot No Premium (HMO) H4868, Plan 003	
Outpatient individual therapy visit	\$25 copay *
Outpatient group therapy visit	\$25 copay *
Skilled nursing facility (SNF)	For each benefit period, you pay: <ul style="list-style-type: none"> • \$0 copay per day for days 1 through 20 • \$203 copay per day for days 21 through 60 • \$0 copay per day for days 61 through 100 *
Therapy and Rehabilitation Services	
Physical Therapy	\$35 copay *
Outpatient rehabilitation services provided by an occupational therapist	\$35 copay *
Pulmonary rehabilitation services	\$15 copay
Ambulance	
Ground Ambulance	\$250 copay *
Air Ambulance	\$250 copay *
Transportation Services	<u>Not</u> covered

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

Benefits

Wellcare Patriot No Premium (HMO) H4868, Plan 003	
Medicare Part B Drugs	
Chemotherapy and Other Part B Drugs	20% coinsurance * 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	\$35 copay (maximum per month) *
Allergy Antigen	0% coinsurance *

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

Additional Benefits

Wellcare Patriot No Premium (HMO) H4868, Plan 003	
Chiropractic Services Medicare-covered	\$0 copay *
Routine chiropractic services	\$0 copay * Unlimited visits every year
Acupuncture Medicare-covered	\$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. *
Routine acupuncture services	\$0 copay * Limited to 24 visit(s) every year.
Podiatry Services (Foot Care) Medicare Covered	\$35 copay *

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

Additional Benefits

Wellcare Patriot No Premium (HMO) H4868, Plan 003	
Virtual Visits	<p>Our plan offers 24 hours per day, 7 days per week virtual visit access to board certified doctors via Teladoc to help address a wide variety of health concerns/questions. Covered services include general medical, behavioral health, dermatology, and more.</p> <p>A virtual visit (also known as a telehealth consult) is a visit with a doctor either over the phone or internet using a smart phone, tablet, or a computer. Certain types of visits may require internet and a camera-enabled device. For more information, or to schedule an appointment, call Teladoc at 1-800-835-2362 (TTY: 711) 24 hours a day, 7 days a week.</p>
Home health agency care	\$0 copay *
Medical Equipment/Supplies Durable Medical Equipment (DME)	20% coinsurance *
Prosthetics	20% coinsurance *
Diabetic supplies	\$0 copay * For more information, limitations and exclusions, please see your Evidence of Coverage.
Diabetic therapeutic shoes or inserts	20% coinsurance *

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

Additional Benefits

Wellcare Patriot No Premium (HMO) H4868, Plan 003	
Opioid treatment program services	\$35 copay *
Wellness Programs Fitness	For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage. \$0 copay What you should know: This benefit covers an annual membership at a participating health club or fitness center. For members who do not live near a participating fitness center and/or prefer to exercise at home, members can choose from available exercise programs to be shipped to them at no cost. A fitness tracker may be selected as part of a home fitness kit.
Additional sessions of smoking and tobacco cessation counseling	\$0 copay Limited to 5 visit(s) every year
Annual Physical Exam	\$0 copay 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
Over-the-Counter (OTC) Items	Please see the Wellcare Spendables™ section for more information about the over-the-counter (OTC) benefit.

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

Additional Benefits

Wellcare Patriot No Premium (HMO) H4868, Plan 003	
Wellcare Spendables™	<p>You will receive \$100 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.</p> <p>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.</p> <p>For more information, limitations and exclusions, please see your Evidence of Coverage.</p>

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

Multi-Language Insert
Multi-language Interpreter Services

Form Approved
OMB# 0938-1421

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.

Form CMS-10802

(Expires 12/31/25)

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NA4WCMINS29344M_WMPB

Updated: 06/01/2023

Korean: 당사의 건강 또는 의약품 플랜과 관련하여 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: نوَقِّر 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 मुफ्त 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 निःशुल्क 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, PPO

1-833-444-9088 (TTY: 711)
wellcare.com/medicare

HMO D-SNP, PPO D-SNP

1-833-444-9089 (TTY: 711)
wellcare.com/medicare

ARIZONA

PPO

1-833-444-9088 (TTY: 711)
wellcare.com/medicare

ARKANSAS

HMO, HMO-POS, PPO

1-833-444-9088 (TTY: 711)
wellcare.com/medicare

HMO-POS D-SNP, PPO D-SNP

1-833-444-9089 (TTY: 711)
wellcare.com/medicare

CALIFORNIA

HMO

1-866-999-3945 (TTY: 711)
wellcare.com/medicare

CONNECTICUT

HMO, PPO

1-833-444-9088 (TTY: 711)
wellcare.com/medicare

HMO D-SNP, PPO D-SNP

1-833-444-9089 (TTY: 711)
wellcare.com/medicare

FLORIDA

HMO, PPO

1-833-444-9088 (TTY: 711)
wellcare.com/medicare

HMO D-SNP, PPO D-SNP

1-833-444-9089 (TTY: 711)
wellcare.com/medicare

GEORGIA

HMO, HMO-POS, HMO D-SNP, PPO,
PPO D-SNP

1-866-892-8340 (TTY: 711)
wellcare.com/medicare

HAWAII

HMO, PPO, HMO D-SNP

1-877-457-7621 (TTY: 711)
wellcare.com/ohana

ILLINOIS

Wellcare Assist Compass (HMO),
Wellcare Giveback Open (PPO),
Wellcare No Premium (HMO-POS),
Wellcare No Premium Open (PPO),
Wellcare No Premium Value (HMO-POS)

1-833-444-9088 (TTY: 711)
wellcare.com/medicare

Wellcare No Premium Essential (HMO),
Wellcare No Premium Essential Value (HMO),
Wellcare No Premium Exclusive (HMO)

1-866-892-8340 (TTY: 711)
wellcare.com/medicare

KENTUCKY

HMO, HMO-POS, PPO

1-833-444-9088 (TTY: 711)
wellcare.com/medicare

HMO D-SNP, PPO D-SNP

1-833-444-9089 (TTY: 711)
wellcare.com/medicare

LOUISIANA

HMO, PPO

1-833-444-9088 (TTY: 711)
wellcare.com/medicare

HMO D-SNP

1-833-444-9089 (TTY: 711)
wellcare.com/medicare

MAINE

HMO, PPO, PFFS

1-833-444-9088 (TTY: 711)
wellcare.com/medicare

HMO D-SNP, PPO D-SNP

1-833-444-9089 (TTY: 711)
wellcare.com/medicare

MASSACHUSETTS

HMO, PPO

1-833-444-9088 (TTY: 711)
wellcare.com/medicare

MICHIGAN

HMO, HMO-POS, PPO, HMO D-SNP,
HMO-POS D-SNP, PPO D-SNP

1-866-892-8340 (TTY: 711)
wellcare.com/medicare

MISSOURI

HMO, PPO

1-833-444-9088 (TTY: 711)
wellcare.com/medicare

HMO D-SNP, PPO D-SNP

1-833-444-9089 (TTY: 711)
wellcare.com/medicare

MISSISSIPPI

HMO, HMO-POS, PPO

1-833-444-9088 (TTY: 711)
wellcare.com/medicare

HMO D-SNP, PPO D-SNP

1-833-444-9089 (TTY: 711)
wellcare.com/medicare

NEW HAMPSHIRE

HMO, PPO

1-833-444-9088 (TTY: 711)
wellcare.com/medicare

NEW JERSEY

HMO, HMO-POS, PPO

1-833-444-9088 (TTY: 711)
wellcare.com/medicare

NEW YORK

HMO, PPO, PFFS

1-833-444-9088 (TTY: 711)
wellcare.com/medicare

HMO D-SNP, PPO D-SNP

1-833-444-9089 (TTY: 711)
wellcare.com/medicare

NORTH CAROLINA

HMO, PPO

1-833-444-9088 (TTY: 711)
wellcare.com/medicare

HMO D-SNP, PPO D-SNP

1-833-444-9089 (TTY: 711)
wellcare.com/medicare

OHIO

HMO, HMO-POS, HMO D-SNP,
HMO-POS D-SNP

1-866-892-8340 (TTY: 711)

wellcare.com/medicare

RHODE ISLAND

HMO, PPO

1-833-444-9088 (TTY: 711)

wellcare.com/medicare

PPO D-SNP

1-833-444-9089 (TTY: 711)

wellcare.com/medicare

SOUTH CAROLINA

HMO, HMO-POS, PPO, HMO D-SNP,
PPO D-SNP

1-866-892-8340 (TTY: 711)

wellcare.com/medicare

TENNESSEE

HMO, HMO-POS, PPO

1-833-444-9088 (TTY: 711)

wellcare.com/medicare

HMO D-SNP

1-833-444-9089 (TTY: 711)

wellcare.com/medicare

TEXAS

HMO, HMO-POS, PPO

1-833-444-9088 (TTY: 711)

wellcare.com/medicare

HMO D-SNP, PPO D-SNP

1-833-444-9089 (TTY: 711)

wellcare.com/medicare

VERMONT

HMO, PPO

1-833-444-9088 (TTY: 711)

wellcare.com/medicare

WASHINGTON

HMO, PPO

1-833-444-9088 (TTY: 711)

wellcare.com/medicare

HMO D-SNP, PPO D-SNP

1-833-444-9089 (TTY: 711)

wellcare.com/medicare

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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/medicare or call 1-844-917-0175 (TTY: 711) to view a copy of the EOC. Hours are Monday - Sunday, 8 am - 8 pm (all time zones).
- ❑ Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.

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:



By phone

Toll-free at 1-844-917-0175 (TTY: 711). Your call may be answered by a licensed agent.



Hours of Operation

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



Online

www.wellcare.com/medicare

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.