# **Summary of Benefits**



#### Thank you for your interest in our Medicare Advantage plans

Wellpoint Chronic Care 2 (HMO-POS C-SNP) is a special type of Medicare Advantage plan called a Chronic Condition Special Needs Plan (C-SNP). This C-SNP is designed for people living with diabetes mellitus, a cardiovascular disorder, and/or chronic heart failure. This plan offers extra benefits and services to support you.

#### Medicare Advantage and Part D

Plan year: January 1 – December 31, 2025

**Arizona** 

Pima county

Wellpoint Chronic Care 2 (HMO-POS C-SNP)

#### Wellpoint Chronic Care 2 (HMO-POS C-SNP)

Our service area includes this county in AZ: Pima.

#### Do you have questions?

You can learn more on our website, https://shop.wellpoint.com/medicare. Or call us toll-free 1-877-211-6614 (TTY: 711). Hours of operation: 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.

The *Summary of Benefits* does not include every service, limit, or exclusion, but the *Evidence of Coverage* does. Just give us a call to request a copy.

Wellpoint Chronic Care 2 (HMO-POS C-SNP) is a Medicare Advantage Special Needs Plan. It includes hospital, medical, and prescription drug benefits. To join this plan, the following must apply to you:

You're entitled to Medicare Part A.
You're enrolled in Medicare Part B.
You're diagnosed with diabetes mellitus, a cardiovascular disorder, and/or chronic heart failure.
You live in our service area.

You can use doctors and facilities outside this plan's network for certain services. You can use either network or out-of-network providers for non-Medicare dental services covered by the plan. If you go outside the network, your out-of-pocket cost may be higher.

#### Medicare coverage that goes beyond Original Medicare

- ☐ Medicare Advantage plans cover everything Original Medicare covers Part A (hospital services) and Part B (medical services) plus more.
- Medicare Advantage Prescription Drug Plans cover Medicare Part D drugs and Part B drugs.

# This is a Health Maintenance Organization Point of Service Special Needs Plan (HMO-POS SNP). That means:

- ☐ You will choose a primary care physician (PCP) in the plan's network of doctors for covered services. Your PCP provides most of your medical care, including routine care and hospitalizations. They can help you save time and money by directing you to specialists when needed.
- ☐ Before you visit a specialist, we recommend you talk to your PCP first. They know your health history and can help you find the right care. You can use doctors who aren't in the plan for a limited number of services, but your costs may be higher.

## Is your PCP in our plan's network of doctors?

If you need to change your primary care physician (PCP), give us a call and we'll help. Doctors can join or leave the network at any time, so check if they're in-network with our Find a Doctor tool online. Just follow the steps listed.

#### How to find a doctor/PCP in our plan:

- ☐ Go to https://shop.wellpoint.com/medicare
  - 1. Select **Useful Tools** and choose **Find a Doctor**.



- 2. Enter your ZIP code, county and the date you want your coverage to begin.
- 3. Fill in the details (city, doctor's name, distance, etc.).
- 4. Be sure to check that the doctor is listed as "In-Network" for this plan.
- ☐ Or you can ask us for the *Provider Directory*. The phone number is on page 2.

#### Find a pharmacy

Our plans include the majority of pharmacies in America, so you're likely to find one near you. If your pharmacy is not in this plan, you could end up paying more for your drugs.

To confirm your pharmacy is in the plan (or find a new one) see the *Pharmacy Directory* on our website at **https://shop.wellpoint.com/medicare**. Under **Useful Tools**, choose **Find a Pharmacy** to enter your location and search details. Preferred pharmacies are noted to the right of the pharmacy name. Or you can give us a call and we'll send you the directory.

Our plan offers preferred and standard pharmacies. You may go to either type of pharmacy to fill your covered prescription drugs.

# How to check if your prescriptions (or an acceptable alternative) are covered and what they'll cost:



- ☐ Visit https://shop.wellpoint.com/medicare
  - 1. Select **Useful Tools** and choose **Find Your Covered Drugs**.
  - 2. Enter your ZIP code, county and beginning coverage date.
  - 3. Enter your drug name, dosage, quantity and refill frequency, and select **Add Drug** or **Next**.
  - 4. Select your pharmacy, and then select View All Plans.
  - 5. Choose **Plan Details** and then **Drug Cost** to view the drug's tier, specific cost, and coverage details.
- ☐ You can also call us at the number on page 2 for a copy of the *Formulary*.

#### Don't miss out on some Extra Help

Medicare offers Extra Help, a program with prescription drug assistance for people who qualify. Extra Help can cover prescription drug plan deductibles, premiums, copays, and coinsurance. Plus, there are no late-enrollment penalties.

#### To find out if you qualify for Extra Help, call:

Our helpful representatives at <b>1-877-211-6614</b> .
1-800-MEDICARE (1-800-633-4227) (TTY: 1-877-486-2048),
24 hours a day/7 days a week.
The Social Security Administration at <b>1-800-772-1213</b>
(TTY: <b>1-800-325-0778</b> ) Monday to Friday, 8 a.m. to 7 p.m.
Your state Medicaid office.

For more information about Medicare, you can read the *Medicare & You* handbook. If you don't have a copy of this booklet, you can access it online at the Medicare website (www.medicare.gov/medicare-and-you) or request 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.

# Optional supplemental dental and/or vision benefits

You can add an Optional Supplemental Benefits (OSB) package to the plan for an additional monthly premium. Optional Supplemental Benefits may not be available with every Medicare Advantage plan. See the *Optional Supplemental Dental and Vision Plans* section of the medical benefits chart for more details.



# Summary of 2025 medical benefits

How much is my premium (monthly payment)?

\$0.00 per month

You must continue to pay your Medicare Part B premium.

#### How much is my deductible?

This plan does not have a medical deductible.

This plan does not have a Part D deductible.

Is there a limit on how much I will pay for my covered medical services? (does not include Part D drugs)

**\$8,300.00** per year from doctors and facilities in our plan

Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care.

Services you receive from doctors or facilities in our plan go toward your yearly limit. If you reach the limit on out-of-pocket costs, you will not have to pay any out-of-pocket costs for covered Part A and Part B services for the rest of the year.

#### Inpatient Hospital<sup>1</sup>

Facilities in our plan: Days 1-6: **\$265.00** per day, per admission / Days 7-90: **\$0.00** per day, per admission

Our plan covers an unlimited number of days for an inpatient hospital stay.

Per-day cost sharing applies to each new inpatient admission (Note: transfers to an inpatient rehabilitation hospital is considered a new admission and cost sharing per day applies).

#### Outpatient Hospital<sup>1</sup>

Doctors and facilities in our plan: \$175.00 copay

What you will pay may depend on the service and where you are treated.

#### Ambulatory Surgical Center<sup>1</sup>

Doctors and facilities in our plan: \$75.00 copay

**Doctor's Office Visits** 

#### Primary care physician (PCP) visit:

PCPs in our plan: **\$0.00** copay

#### Specialist visit: ,2

Doctors in our plan: **\$0.00** copay - **\$35.00** copay

Preventive Care Screenings and Annual Physical Exams

#### Preventive care screenings:

Doctors in our plan: **\$0.00** copay

#### **Annual physical exam:**

Doctors in our plan: **\$0.00** copay

#### Preventive Care Screenings and Annual Physical Exams

#### Covered preventive care screenings:

Abdominal aortic aneurysm	Diabetes prevention program
screening	Diabetes screenings and monitoring
Alcohol misuse screenings and counseling	HIV screening
Annual "wellness" visit	Lung cancer screenings
	Medical nutrition therapy services
Bone mass measurement	Obesity screenings and counseling
Breast cancer screening (mammogram)	Prostate cancer screenings (PSA)
Cardiovascular disease (behavioral therapy)	Sexually transmitted infections screenings and counseling
Cardiovascular screening	Tobacco use cessation counseling (counseling for people with no sign
Cervical and vaginal cancer	of tobacco-related disease)
screening	Vaccines, including flu, hepatitis B,
Colorectal cancer screenings	pneumococcal, and COVID-19 shots
(colonoscopy, fecal occult blood test, flexible sigmoidoscopy)	Vision care
Depression screening	"Welcome to Medicare" preventive visit (one-time)

Any extra preventive services approved by Medicare during the contract year will be covered. When you use doctors in our plan, **100%** of the cost of preventive care screenings and annual physical exams is covered.

#### **Emergency Care**

#### **\$90.00** copay

If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for emergency care.

#### **Emergency and Urgent Care Worldwide Coverage**

This plan covers urgent care and emergency services when traveling outside of the United States for less than six months. This benefit is limited to **\$100,000** per year.

#### **Urgently Needed Services**

**\$15.00** copay

Diagnostic Services, Labs, and Imaging<sup>1</sup>

Diagnostic Radiology Services						
CT scans, MRI, MRA, PET at the Doctors' offices in our plan:	\$195.00 copay					
CT scans, MRI, MRA, PET at Outpatient facilities in our plan:	\$195.00 copay					
Ultrasounds at the Doctors' offices in our plan:	\$0.00 copay					
Ultrasounds at Outpatient facilities in our plan:	\$0.00 copay					
Diagnostic Tests and Procedures						
Doctors' offices in our plan:	\$0.00 copay					
Outpatient facilities in our plan:	\$0.00 copay					
Lab Services						
Doctors' offices in our plan:	\$0.00 copay					
Outpatient facilities in our plan:	\$0.00 copay					
Outpatient X-rays						
Doctors' offices in our plan:	\$15.00 copay					
Outpatient hospitals or facilities in our plan:	\$15.00 copay					
Freestanding facility or at-home portable x-ray services in our plan:	\$15.00 copay					

Diagnostic Services, Labs, and Imaging<sup>1</sup>

**Therapeutic Radiology Services** (such as radiation treatment for cancer)

Doctors and facilities in our plan:

20% coinsurance

#### **Hearing Services**

**Medicare-covered hearing services** (Exam to diagnose and treat hearing and balance issues): <sup>1</sup>

Doctors in our plan: \$0.00 copay

#### Routine hearing services: 1

This plan covers 1 routine hearing exam every year. \$300 maximum plan benefit for over-the-counter hearing aids OR 1 routine hearing aid fitting evaluation and a \$1,500 maximum plan benefit for prescribed hearing aids every year.

Doctors in our plan: **\$0.00** copay for routine hearing exam(s). **\$0.00** copay for hearing aids up to the maximum plan benefit amount.

#### **Dental Services**

**Medicare-covered dental services** (this does not include services for care, treatment, filling, removal or replacement of teeth): <sup>1</sup>

Doctors and dentists in our plan: **\$0.00** copay - **\$35.00** copay

#### **Dental Services**

#### Preventive and Comprehensive<sup>1</sup> Dental Combined Allowance

This plan covers up to a \$750 allowance for covered preventive and comprehensive dental services every year.

We cover more dental care than what Original Medicare covers. You can use our coverage for these services and more: exams, cleanings, fluoride treatments, X-rays, fillings and repairs, root canals (endodontics), dental crowns (caps), bridges, implants, and dentures. Please note that dental crown and implant services require prior authorization. Please refer to the *Evidence of Coverage* for a full list of the dental benefits, limitations, and exclusions.

Any amount not used at the end of the calendar year will expire.

#### Preventive dental services:

Dentists in our plan: \$0.00 copay

Dentists not in our plan: 20% coinsurance

#### Comprehensive dental services:

Doctors and dentists in our plan: \$0.00 copay

Doctors and dentists not in our plan: 50% coinsurance

To find a dental provider in our plan, follow the same steps as the "How to find a doctor/ PCP in our plan" box at the beginning of this booklet. Then select **Dental Provider** under **Provider Type**.

#### **Vision Services**

#### **Medicare-covered vision services:**

#### Exam to diagnose and treat diseases and conditions of the eye

Doctors in our plan: **\$0.00** copay - **\$35.00** copay

#### **Vision Services**

#### Eyeglasses or contact lenses after cataract surgery

Doctors in our plan: **\$0.00** copay

#### **Routine vision services:**

#### **Routine vision exam**

This plan covers 1 routine eye exam(s) every year.

Doctors in our plan: **\$0.00** copay

#### **Routine eyewear** (lenses and frames)

This plan covers up to \$175 for eyeglasses or contact lenses every year.

Doctors in our plan: \$0.00 copay

To find a vision provider in our plan, follow the same steps as the "How to find a doctor/PCP in our plan" box at the beginning of this booklet. Then select **Vision Provider** under **Provider Type**.

#### Mental Health Care

#### Inpatient visit: 1

Doctors and facilities in our plan: Days 1-6: **\$265.00** per day, per admission / Days 7-90: **\$0.00** per day, per admission

Our plan covers unlimited inpatient days.

Per day cost sharing applies to each new inpatient admission. (Note: transfers to an inpatient rehabilitation hospital is considered a new admission and cost sharing per day applies).

#### Mental Health Care

#### Outpatient individual and group therapy services: 1

Doctors and facilities in our plan: \$25.00 copay

Your copay for services received through select locations is \$0.00 copay.

#### Skilled Nursing Facility (SNF)1

Doctors and facilities in our plan: Days 1 - 20: **\$0.00** per day / Days 21 - 100: **\$75.00** per day

Our plan covers up to 100 days in a Skilled Nursing Facility (SNF).

Your copays for SNF benefits are based on benefit periods. A benefit period starts on the first day you go into a hospital or SNF and ends when you haven't had any inpatient hospital care or skilled nursing care for 60 days in a row. If you go into a SNF after one benefit period has ended, a new benefit period starts. There's no limit to the number of benefit periods you can have.

#### Physical Therapy<sup>1</sup>

Doctors and facilities in our plan: \$15.00 copay

#### Ambulance<sup>1</sup>

#### **Ground/Water Ambulance:**

Emergency transportation services in our plan: **\$195.00** copay per trip

#### Ambulance<sup>1</sup>

#### **Air Ambulance:**

Emergency transportation services in our plan: \$195.00 copay per trip

For ground or water ambulance, your cost share will be waived if you are transferred between like facilities, from an inpatient hospital to a skilled nursing facility, or from a facility to home. For air ambulance, your cost share will be waived if you are transferred between like facilities or from an inpatient hospital to a skilled nursing facility.

#### **Transportation**

#### Plan approved locations

You pay a **\$0.00** copay. This plan offers coverage for 12, one-way, routine transportation services every year. Trips are limited to 60 miles.

#### **Select locations**

You pay a **\$0.00** copay for Unlimited one-way trips to scheduled medical appointments and services provided through select locations.

Routine transportation coverage is limited to plan-approved locations (within the local service area) provided by contracted transportation vendors in our plan. If you need a ride, call us at least 48 hours ahead of time (excluding weekends).

#### Medicare Part B Drugs

#### Insulin furnished through an insulin pump:

Drugs obtained from doctors and facilities in our plan: \$35.00 copay

#### Other Part B Drugs:1

Drugs obtained from doctors and facilities in our plan: **\$0.00** copay - **20%** coinsurance

#### Medicare Part B Drugs

#### Chemotherapy drugs:1

Drugs obtained from doctors and facilities in our plan: **0%** coinsurance - **20%** coinsurance

You may see lower than the maximum coinsurance on certain chemotherapy and Part B drugs with prices that have increased faster than the rate of inflation.

The minimum for Other Medicare Part B drugs applies to select covered drugs administered by durable medical equipment which includes Other Part B drugs provided at select locations for acute management of chronic disease.

## **Additional benefits**

#### Wellpoint Chronic Care 2 (HMO-POS C-SNP)

#### Acupuncture

#### Medicare-covered acupuncture services:1

Providers in our plan: \$20.00 copay

Available for people with chronic low back pain under certain circumstances. Please see the *Evidence of Coverage* for more information.

#### Chiropractic Care<sup>1</sup>

#### **Medicare-covered chiropractic services:**

Providers in our plan: \$15.00 copay

Medicare coverage includes manipulation of the spine to correct a subluxation (when one or more of the bones of your spine move out of position).

#### Foot Care (podiatry services)<sup>1</sup>

#### **Medicare-covered podiatry:**

Provided through select locations: **\$0.00** copay

Other doctors in our plan: \$35.00 copay

Foot exams and treatment are covered if you have diabetes-related nerve damage and/or meet certain conditions.

Foot Care (podiatry services)<sup>1</sup>

#### **Routine foot care:**

Provided through select locations: \$0.00 copay

Other doctors in our plan: \$35.00 copay

This plan covers: 9 routine foot care visit(s) each year.

#### Healthy Meals - Chronic Condition,6

**\$0.00** copay for up to 2 meals a day for 90 days to support your chronic condition nutritional needs.

You must use network providers.

#### Healthy Meals - Post Discharge

**\$0.00** copay for up to 2 meals a day for 7 days following your discharge from the hospital or skilled nursing facility (SNF).

You must use network providers.

#### Home Health Care<sup>1</sup>

Doctors and facilities in our plan: \$0.00 copay

#### LiveHealth® Online

Lets you talk to a board-certified doctor or licensed psychiatrist, psychologist, or therapist by live, two-way video on a computer, smartphone, or tablet.

LiveHealth Online is offered through an arrangement with Amwell, a separate company, providing telehealth services on behalf of your health plan.

#### Medical Equipment/Supplies

#### Durable Medical Equipment (wheelchairs, oxygen, etc.):1

Suppliers in our plan: Your cost is **\$0.00** copay when the value of the DME is **\$499.99** or less. Your cost is **20%** coinsurance when the value of the DME is **\$500.00** or more.

#### Medical supplies and prosthetic devices (braces, artificial limbs, etc.):1

Suppliers in our plan: Your cost is **\$0.00** copay when the value of the Prosthetics and Supplies is **\$499.99** or less. Your cost is **20%** coinsurance when the value of the Prosthetics and Supplies is **\$500.00** or more.

#### Diabetic supplies and services:1

Suppliers in our plan: **\$0.00** copay

Covered diabetic supplies include: glucose monitors, test strips, and lancets. See your *Evidence of Coverage* for all supplies covered.

#### **Medicare Community Resource Support**

We assist you right over the phone by providing you with health-related information and by connecting you to local community-based services and support programs. We'll help you coordinate these services based on your unique needs. Call us at the number listed on your plan ID card and ask for the Medicare Community Resource Support team for more details.

#### **Outpatient Rehabilitation**

**Cardiac (heart) rehab services** (with a limit of two, one-hour sessions per day and a maximum of 36 sessions within a 36-week period):<sup>1</sup>

Doctors and facilities in our plan: \$25.00 copay

**Pulmonary (lung) rehab services** (with a limit of two, one-hour sessions per day and a maximum of 36 sessions):<sup>1</sup>

Doctors and facilities in our plan: \$15.00 copay

#### Occupational therapy visit:1

Doctors and facilities in our plan: \$15.00 copay

Outpatient Substance Abuse<sup>1</sup>

#### **Individual & Group therapy visit:**

Doctors and facilities in our plan: \$30.00 copay

#### **Over-the-Counter Products**

☐ Order by mail.

This benefit provides a spending allowance of **\$44** every quarter on your Benefits Mastercard® Prepaid Card for over-the-counter (OTC) health and wellness products like vitamins, first aid supplies, pain-relievers, and more.

You have a variety of convenient ways to use the benefit:

□ Shop in-store at participating retailers near you.
$\square$ Shop online on the approved vendor website.
$\square$ Shop on the approved vendor mobile app.
□ Call to place an order.

#### **Renal Dialysis**

Doctors and facilities in our plan: \$0.00 copay

#### SilverSneakers®† Fitness program

When you become our member, you can sign up for SilverSneakers. It's included in our plan. To learn more details, go to **www.silversneakers.com** or call SilverSneakers at 1-855-741-4985 (TTY: 711), Monday to Friday, 8 a.m. to 8 p.m. ET.

<sup>†</sup>SilverSneakers is a registered trademark of Tivity Health, Inc. © 2024 Tivity Health, Inc. All rights reserved. Tivity Health, Inc. is an independent company providing a fitness program on behalf of this plan.

#### 24/7 Nurseline

24-hour access to a nurse line, seven days a week, 365 days a year

Services with a 1 may need prior authorization (preapproval) from the plan.

Services with a 2 may need a referral from your doctor or Primary Care Physician (PCP).

Benefits with a 6: The benefits mentioned are Special Supplemental Benefits for the Chronically Ill (SSBCI). You may qualify for SSBCI if you have a high risk for hospitalization and require intensive care coordination to manage chronic conditions such as Chronic Kidney Diseases, Chronic Lung Disorders, Cardiovascular Disorders, Chronic Heart Failure, or Diabetes. For a full list of chronic conditions or to learn more about other eligibility requirements needed to qualify for SSBCI benefits, please refer to Chapter 4 in the plan's Evidence of Coverage.



# Summary of 2025 prescription drug coverage

#### Ways to save

- 1. Choose generic drugs on tiers 1 and 2 when available.
- 2. Use mail order.
- 3. Use a preferred pharmacy. To find a preferred pharmacy in this plan:
  - □ Visit https://shop.wellpoint.com/medicare (select Useful Tools and choose Find a Pharmacy). Preferred pharmacies are noted to the right of the pharmacy name.
  - ☐ Give us a call and we will send you a copy of the *Pharmacy Directory*.

#### **Stage 1: Yearly Deductible Stage**

This plan does not have a Part D deductible.

#### **Stage 2: Initial Coverage Stage**

After you pay your yearly deductible (if your plan has one), you pay the amount listed in the table on the following pages, until your total yearly drug costs reach **\$2,000**. Total yearly drug costs are the total drug costs paid by both you or on your behalf by certain third parties, including payments for supplemental benefits provided by our Part D plan.

You may get your covered drugs at retail pharmacies and mail-order pharmacies in our plan. Generally, you may get your covered drugs from pharmacies not in our plan only when you are unable to get your prescription drugs from a pharmacy that is in our plan. If you live in a long-term care facility, you pay the same as at a standard retail pharmacy.

The amount you pay is determined by the covered Part D prescription and if you receive Extra Help low-income subsidy coverage. Please refer to your 2025 LIS Rider for the specific amount if you receive Extra Help.

#### Important message about what you pay for vaccines and Insulin:

This plan covers most Part D vaccines at no cost to you and you will not pay more than **\$35** for a one-month supply for any covered Insulin.

Stage 2: Initial Coverage Stage									
Cost Sharing	Wellpoint Chronic Care 2 (HMO-POS C-SNP)								
Tier 1: Preferred Generic									
Preferred retail one-month supply	\$0.00								
Standard retail one-month supply	\$0.00								
Mail order three-month supply	\$0.00								
Tier 2: Generic									
Preferred retail one-month supply	\$0.00								
Standard retail one-month supply	\$0.00								
Mail order three-month supply	\$0.00								
Tier 3: Preferred Brand									
Preferred retail one-month supply	15%								
Standard retail one-month supply	20%								
Mail order three-month supply	15%								
Tier 4: Non-Preferred Drug									
Preferred retail one-month supply	25%								
Standard retail one-month supply	25%								
Mail order three-month supply	25%								
Tier 5: Specialty Tier									
Preferred retail one-month supply	33%								
Standard retail one-month supply	33%								
Mail order three-month supply	Not available								

Stage 2: Initial Coverage Stage	
Cost Sharing	Wellpoint Chronic Care 2 (HMO-POS C- SNP)
Tier 6: Select Care Drugs	
Preferred retail one-month supply	\$0.00
Standard retail one-month supply	\$0.00
Mail order three-month supply	\$0.00 <sup>100</sup>

**<sup>100</sup>** The three-month supply for this tier on this plan is 100 days.

#### Stage 3: Catastrophic Coverage Stage

During this stage, you pay nothing for your covered Part D drugs.



# Optional supplemental dental and vision plans

## Package 1: Preventive Dental Package

#### Wellpoint Chronic Care 2 (HMO-POS C-SNP)

#### How much is the monthly payment?

An extra **\$13.00** per month. You must keep paying your Medicare Part B monthly payment.

#### How much is the deductible?

This package does not have a deductible.

#### Is there a limit on how much the plan will pay?

#### Doctors in our plan:

☐ The plan will pay up to **\$500** for the following preventive dental benefits each year (benefit maximum).

Talk to your doctor and confirm all coverage, costs and codes before you receive services.

#### **Benefits included:**

#### Doctors in our plan:

You pay no copay for:

- ☐ Two exams
- ☐ Two cleanings
- □ Dental X-rays: include one full-mouth **or** panoramic X-ray **and** one set/ series of bitewing X-rays each year **and** up to seven periapical images per calendar year
- $\square$  Two fluoride treatments

#### **Benefits included:**

Since these services are not normally covered under Original Medicare, we offer them as a Supplemental Benefit for an extra monthly payment through this Optional Supplemental Package.

# Package 2: Dental and Vision Package

#### Wellpoint Chronic Care 2 (HMO-POS C-SNP)

How much is the monthly payment?
An extra <b>\$25.00</b> per month. You must keep paying your Medicare Part B monthly payment.
How much is the deductible?
This package does not have a deductible.
Is there a limit on how much the plan will pay?
Doctors in our plan:  ☐ The plan will pay up to \$1,000 for the following preventive dental benefits each year (benefit maximum).
Talk to your doctor and confirm all coverage, costs, and codes before you receive services.
Talk to your doctor and confirm all coverage, costs, and codes before you receive services.  Benefits included:

☐ Two exams

□ Two cleanings

Benefits included:
<ul> <li>Dental X-rays: include one full-mouth or panoramic X-ray and one set/ series of bitewing X-rays each year and up to seven periapical images per calendar year</li> </ul>
☐ Two fluoride treatments
You pay <b>20%</b> of the covered charges for certain restorative dental services (fillings).
You pay <b>50%</b> of the covered charges for certain endodontic, periodontic, and oral surgery dental services which include, but are not limited to, the following:
□ Root canal treatment
☐ Periodontal scaling and root planing
☐ Simple and surgical extractions
Exclusions & Limits for this benefit package:
□ Dentures and crowns are excluded.
□ Coverage is only available from network providers.
Vision:
This package offers a <b>\$150</b> reimbursement allowance toward the purchase of eyewear. The benefit applies to corrective (prescription) glasses, lenses, frames, and/or contact lenses.
Talk to your provider and confirm all coverage, costs, and codes prior to services being rendered.
Exclusions & limits for this benefit package:
☐ Safety eyewear, non-prescription sunglasses, glass lenses, non-

Since these services are not normally covered under Original Medicare, we offer them as a Supplemental Benefit for an extra monthly payment through this Optional Supplemental Package.

☐ Coverage is only available from network providers.

# Package 3: Enhanced Dental and Vision Package

#### Wellpoint Chronic Care 2 (HMO-POS C-SNP)

How much is the monthly payment?
An extra <b>\$48.00</b> per month. You must keep paying your Medicare Part B monthly payment.
How much is the deductible?
This package does not have a deductible.
Is there a limit on how much the plan will pay?
<ul> <li>Doctors in our plan:</li> <li>□ The plan will pay up to \$2,000 for the following preventive dental benefits each year (benefit maximum).</li> <li>Talk to your doctor and confirm all coverage, costs and codes before you receive services.</li> </ul>
Benefits included:
Dental:
Doctors in our plan:  You pay no copay for:  Two exams Two cleanings  Dental X-rays: include one full-mouth or panoramic X-ray and one set/series of bitewing X-rays each year and up to seven periapical images per calendar year Two fluoride treatments

#### **Benefits included:**

You pay **20%** of the covered charges for certain restorative dental services (fillings).

You pay **50%** of the covered charges for certain endodontic, periodontic, prosthodontic and oral surgery dental services which include, but are not limited to, the following:

□ Root canal treatment	
□ Periodontal scaling and root planing	
□ Simple and surgical extractions	
□ Crowns (once per tooth every five years)	
<ul> <li>Complete denture, immediate denture, or partial denture (one se dentures every five years)</li> </ul>	et of
□ Denture adjustment, repair, replacement, rebasing and relining	
<ul> <li>Local anesthesia (a drug to numb a part of the body) or regional anesthesia</li> </ul>	block

#### Vision

This package offers a **\$200** reimbursement allowance toward the purchase of eyewear. The benefit applies to corrective (prescription) glasses, lenses, frames, and/or contact lenses.

Talk to your provider and confirm all coverage, costs, and codes prior to services being rendered.

Exclusions & limits for this benefit package:

	Safety eye	eweo	ır, nor	ı-pre	esci	iptio	n su	ıngl	asses,	glass	lenses	, non-	
	prescripti	on le	nses (	or co	onto	acts,	or le	ens t	treatm	ents	are not	cover	ed.
_						_							

☐ Coverage is only available from network providers.

Since these services are not normally covered under Original Medicare, we offer them as a Supplemental Benefit for an extra monthly payment through this Optional Supplemental Package.

Hay disponibles servicios de traducción; póngase en contacto con el plan o su agente.

If you need emergency or urgent care, call 911 or go to the nearest doctor or facility that can help you. Most times, you must use doctors in our plan to receive covered medical care, except for emergencies and urgently needed care when doctors in our plan are not available or dialysis services when you are out of the service area. If you receive routine care from doctors outside our plan, neither Medicare nor Wellpoint will pay for it.

Benefits with a 6: The benefits mentioned are Special Supplemental Benefits for the Chronically Ill (SSBCI). You may qualify for SSBCI if you have a high risk for hospitalization and require intensive care coordination to manage chronic conditions such as Chronic Kidney Diseases, Chronic Lung Disorders, Cardiovascular Disorders, Chronic Heart Failure, or Diabetes. For a full list of chronic conditions or to learn more about other eligibility requirements needed to qualify for SSBCI benefits, please refer to Chapter 4 in the plan's *Evidence of Coverage*.

The Benefits Mastercard® Prepaid Card is issued by The Bancorp Bank N.A., Member FDIC, pursuant to license by Mastercard International Incorporated and card can be used for eligible expenses wherever Mastercard is accepted. Valid only in the U.S. No cash access. This is not a gift card or gift certificate. You have received this card as a gratuity without the payment of any monetary value or consideration.

Wellpoint Texas, Inc. is an HMO-POS C-SNP plan with a Medicare contract. Enrollment in Wellpoint Texas, Inc. depends on contract renewal. Services provided by Wellpoint Texas, Inc.

# 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 **1-888-816-2790** (TTY: **711**). Someone who speaks English can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al **1-888-816-2790** (TTY: **711**). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务,帮助您解答关于健康或药物保险 的任 何疑问。如果您需要此翻译服务,请致电 1-888-816-2790 (TTY: 711)。 我们的中文工作人员很乐意帮 助您。 这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有 疑問,為此我們提供免 費的 翻譯服務。如需翻譯服務,請致 1-888-816-2790 (TTY: 711)。 我們講中文的人員將樂意為您提供幫助。 這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa **1-888-816-2790** (TTY: **711**). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au **1-888-816-2790** (TTY: **711**). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi **1-888-816-2790** (TTY: **711**) sẽ có nhân viên nói tiếng Việt giúp đỡ quí vi. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter **1-888-816-2790** (TTY: **711**). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제 공하고 있습니다. 통역 서비스를 이용하려면 전화 1-888-816-2790 (TTY: 711) 번으로 문의해 주십시오. 한국 어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-888-816-2790 (ТТҮ: 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم, فوري ليس عليك سوى الاتصال بنا على (TTY: 711) 888-816-2888.1. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-888-816-2790 (TTY: 711) पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero **1-888-816-2790** (TTY: **711**). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portuguese:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número **1-888-816-2790** (TTY: **711**). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan **1-888-816-2790** (TTY: **711**). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer **1-888-816-2790** (TTY: **711**). Ta usługa jest bezpłatna.

**Japanese:** 当社の健康 健康保険と薬品 処方薬プランに関 するご質問にお答えするため に、無料の通訳サービスがあり ますございます。 通訳をご 用命になるには、 **1-888-816-2790** (TTY: **711**) にお電話ください。 日本語を話す人 者 が支援いたします。 これは無料のサービスです。

#### **IMPORTANT INFORMATION:**

2024 Medicare Star Ratings





Wellpoint - H2593

For 2024, Wellpoint - H2593 received	the following Star Ratings f	rom Medicare:
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Overall Star Rating: ★★☆☆

Health Services Rating: ★★☆☆

Drug Services Rating:  $\bigstar \bigstar \bigstar \diamondsuit \diamondsuit$ 

Every year, Medicare evaluates plans based on a 5-star rating system.

#### **Why Star Ratings Are Important**

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- ☐ Feedback from members about the plan's service and care
- ☐ The number of members who left or stayed with the plan
- ☐ The number of complaints Medicare got about the plan
- ☐ Data from doctors and hospitals that work with the plan

The number of stars show how well a plan performs.



More stars mean a better plan – for example, members may get better care and better, faster customer service.

#### **Get More Information on Star Ratings Online**

Compare Star Ratings for this and other plans online at medicare.gov/plan-compare.

#### Questions about this plan?

Contact Wellpoint 7 days a week from 8 a.m. to 8 p.m., (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30 at 1-877-211-6614 (toll-free) or 711 (TTY).

Current members please call 1-844-469-6823 (toll-free) or 711 (TTY).

Wellpoint Texas, Inc. is an HMO C-SNP plan with a Medicare contract. Enrollment in Wellpoint Texas, Inc. depends on contract renewal.	

#### **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 **1-877-211-6614** TTY: **711**, 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.

Unde	erstanding 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 <a href="https://shop.wellpoint.com/medicare">https://shop.wellpoint.com/medicare</a> or call 1-877-211-6614 to view a copy of the EOC.
	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 medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
	Review the formulary to make sure your drugs are covered.
Unde	erstanding Important Rules
	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.
	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, 2026.
	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).
	Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situations, non-contracted providers may deny care. In addition, you will pay a higher co-pay for services received by non-contracted providers

This plan is a chronic condition special needs plan (C-SNP). Your ability to enroll will be
based on verification that you have a qualifying specific severe or disabling chronic
condition.