

2025Summary of Benefits

New York

Wellcare Giveback Open (PPO)

H2775 | 111

Wellcare Simple Open (PPO)

H2775 | 106

Wellcare Assist Open (PPO)

H2775 | 113

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

This is a summary of drug and health services covered by Wellcare Giveback Open (PPO), Wellcare Simple Open (PPO) and Wellcare Assist Open (PPO) from January 1, 2025 to December 31, 2025.

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 1-800-225-8017 (TTY 711): Hours are Monday - Sunday, 8 am - 8 pm (all time zones).

Who can join?

To enroll in these 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 New York State Medicaid or by another third party. To be eligible, you must also be a United States citizen or lawfully present in the United States.

We cover the services and items in this document and the Evidence of Coverage if they are medically necessary.

Our plans and service areas:

H2775111000 Wellcare Giveback Open (PPO) includes these counties in New York: Albany, Allegany, Bronx, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Franklin, Fulton, Genesee, Greene, Hamilton, Herkimer, Jefferson, Kings, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, New York, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, St. Lawrence, Steuben, Suffolk, Sullivan, Tioga, Tompkins, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, and Yates.

H2775106000 Wellcare Simple Open (PPO) includes these counties in New York: Albany, Allegany, Bronx, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Franklin, Fulton, Genesee, Greene, Hamilton, Herkimer, Jefferson, Kings, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, New York, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, St. Lawrence, Steuben, Suffolk, Sullivan, Tioga, Tompkins, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, and Yates.

H2775113000 Wellcare Assist Open (PPO) includes these counties in New York: Albany, Allegany, Bronx, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Franklin, Fulton, Genesee, Greene, Hamilton, Herkimer, Jefferson, Kings, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, New York, Niagara,

Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, St. Lawrence, Steuben, Suffolk, Sullivan, Tioga, Tompkins, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, and Yates.

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.

Preferred Provider Organizations (PPOs) You'll enjoy the freedom and flexibility to access your health care where you want it and when you want it. You may seek care from any Medicare provider in the country who agrees to see you as a Medicare member, but you'll generally pay less when you use contracted providers in our network. Out-of-network providers may choose not to bill our plan and may ask you to pay for services up front. If this happens, you can fill out a claim form and submit it to us with a copy of the bill and any documentation you have about payments you have made. Out-of-network/non-contracted providers are under no obligation to treat 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. PPO plans do not require a prior authorization or referral for out-of-network services.

Our plans also include prescription drug coverage and access to our large network of pharmacies. Some of our network pharmacies have preferred cost-sharing. You may pay less if you use these pharmacies. Our plans use a formulary. Our drug plans are designed specifically for Medicare beneficiaries and include a comprehensive selection of affordable generic and brand name drugs.

Which doctors, hospitals and pharmacies can I use? Wellcare Giveback Open (PPO), Wellcare Simple Open (PPO) and Wellcare Assist Open (PPO) have a network of doctors, hospitals, pharmacies, and other providers. You may use doctors, hospitals and other providers that are not in our network, usually for a higher copay or coinsurance. You must generally use our network pharmacies for prescriptions covered under Part D drug benefit.

You can save money by using our preferred mail-order pharmacy and by using providers in the plan's network. You can see our plan's provider and pharmacy directory at www.. For plans with prescription drug coverage, our complete plan Formulary (list of Part D prescription drugs) is on our website 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.). For more information, or to request information in an alternate format, please call us at 1-800-225-8017 (TTY users should call 711): Hours are Monday - Sunday, 8 am - 8 pm (all time zones).

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
	an asterisk (*) may ro quare (•) means a rej		
Monthly plan premium	\$0	\$0	\$28.30
(includes both medical and drugs)	You must continue to pay your Medicare Part B premium.	You must continue to pay your Medicare Part B premium.	You must continue to pay your Medicare Part B premium.
Part B Premium Reduction	This plan offers a \$73 give back every month in your Social Security check.	<u>Not</u> Available	<u>Not</u> Available
Deductible	\$180 deductible for select Part B services.	No deductible for medical. See prescription drugs section for Part D deductible.	No deductible for medical. See prescription drugs section for Part D deductible.

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	\$8,850 in-network annually \$13,300 combined in and out-of-network annually This is the most you will pay in copays and coinsurance for Part A and B services for the year.	\$8,850 in-network annually \$13,300 combined in and out-of-network annually This is the most you will pay in copays and coinsurance for Part A and B services for the year.	\$8,850 in-network annually \$13,300 combined in and out-of-network annually This is the most you will pay in copays and coinsurance for Part A and B services for the year.
Inpatient Hospital coverage	In-Network For each admission, you pay: • \$1,810 copay per stay for days 1 through 90 • \$0 copay per day for days 91 through 100 *	In-Network For each admission, you pay: • \$375 copay per day for days 1 through 7 • \$0 copay per day for days 8 through 90 • \$0 copay per day for days 91 through 100 *	In-Network For each admission, you pay: • \$490 copay per day for days 1 through 4 • \$0 copay per day for days 5 through 90 • \$0 copay per day for days 91 through 100 *

Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
Out-of-Network Days 1-90: • 30% coinsurance for each Medicare- covered hospital stay.	Out-of-Network For each admission, you pay: • \$600 copay per day, for days 1 to 12 • \$0 copay per day, for days 13 to 90	Out-of-Network For each admission, you pay: • \$490 copay per day, for days 1 to 4 • \$0 copay per day, for days 5 to 90

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
Outpatient Hospital coverage			
Outpatient hospital services	In-Network \$0 copay for Medicare-covered diagnostic colonoscopy. 30% coinsurance for outpatient surgical services. \$500 copay for outpatient non-surgical services, including outpatient palliative care. *	In-Network \$0 copay for Medicare-covered diagnostic colonoscopy. 30% coinsurance for outpatient surgical services. \$500 copay for outpatient non-surgical services, including outpatient palliative care. *	In-Network \$0 copay for Medicare-covered diagnostic colonoscopy. 20% coinsurance for outpatient surgical services. \$400 copay for outpatient non-surgical services, including outpatient palliative care. *
	Out-of-Network 40% coinsurance for surgical and non-surgical services (includes Medicare-covered diagnostic colonoscopy)	Out-of-Network 30% coinsurance for surgical and non-surgical services (includes Medicare-covered diagnostic colonoscopy)	Out-of-Network 30% coinsurance for surgical and non-surgical services (includes Medicare-covered diagnostic colonoscopy)

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
Outpatient hospital observation services	In-Network \$110 copay for outpatient observation services when you enter observation status through an emergency room. 30% coinsurance for outpatient observation services when you enter observation status through an outpatient facility. Out-of-Network 40% coinsurance	In-Network \$110 copay for outpatient observation services when you enter observation status through an emergency room. 30% coinsurance for outpatient observation services when you enter observation status through an outpatient facility. Out-of-Network 30% coinsurance	In-Network \$110 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. Out-of-Network 30% coinsurance

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Ambulatory Surgical Center (ASC) services	In-Network \$475 copay for each Medicare-covered visit to an ambulatory surgical center, including Medicare-covered diagnostic colonoscopy.	In-Network \$475 copay for each Medicare-covered visit to an ambulatory surgical center, including Medicare-covered diagnostic colonoscopy.	In-Network \$250 copay for each Medicare-covered visit to an ambulatory surgical center, including Medicare-covered diagnostic colonoscopy. *
	Out-of-Network 40% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance
	This amount applies to each Medicare-covered visit to an ambulatory surgical center, including Medicare-covered diagnostic colonoscopy.	This amount applies to each Medicare-covered visit to an ambulatory surgical center, including Medicare-covered diagnostic colonoscopy.	This amount applies to each Medicare-covered visit to an ambulatory surgical center, including Medicare-covered diagnostic colonoscopy.
Doctor Visits			
Primary Care Providers	In-Network \$0 copay	In-Network \$0 copay	In-Network \$0 copay
	Out-of-Network \$25 copay	Out-of-Network \$25 copay	Out-of-Network \$25 copay

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
Specialists	In-Network	In-Network	In-Network
	\$35 copay	\$30 copay	\$25 copay
	* Out-of-Network	* Out-of-Network	* Out-of-Network
	\$60 copay	\$60 copay	\$50 copay
Preventive Care (e.g., Annual Wellness visit, Bone mass measurement, Breast cancer	In-Network	In-Network	In-Network
	\$0 copay	\$0 copay	\$0 copay
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/influenza shots, Hepatitis B shots, Pneumococcal shots, COVID shots))	Out-of-Network	Out-of-Network	Out-of-Network
	\$0 copay	\$0 copay	\$0 copay
Emergency care	\$110 copay	\$110 copay	\$110 copay
	Copay is waived if	Copay is waived if	Copay is waived if
	you are admitted	you are admitted	you are admitted
	to a hospital	to a hospital	to a hospital
	within 24 hours.	within 24 hours.	within 24 hours.

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
Worldwide Emergency Coverage	\$110 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.	\$110 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.	\$110 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	\$40 copay Copay is waived if you are admitted to a hospital within 24 hours.	\$35 copay Copay is waived if you are admitted to a hospital within 24 hours.	\$35 copay Copay is waived if you are admitted to a hospital within 24 hours.

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
Worldwide Urgent Care Coverage	\$110 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.	\$110 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.	\$110 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	In-Network \$0 copay for all other labs. \$50 copay for genetic testing.	In-Network \$0 copay for all other labs. \$50 copay for genetic testing.	In-Network \$0 copay for all other labs. \$50 copay for genetic testing.
	Out-of-Network 40% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
Diagnostic Tests and Procedures	In-Network \$0 copay for each Medicare-covered spirometry test and specified testing-related services. \$50 copay for all other Medicare-covered diagnostic procedures and tests. *	In-Network \$0 copay for each Medicare-covered spirometry test and specified testing-related services. \$50 copay for all other Medicare-covered diagnostic procedures and tests. *	In-Network \$0 copay for each Medicare-covered spirometry test and specified testing-related services. \$30 copay for all other Medicare-covered diagnostic procedures and tests. *
	Out-of-Network	Out-of-Network	Out-of-Network
	40% coinsurance	30% coinsurance	30% coinsurance
Outpatient X-rays	In-Network	In-Network	In-Network
	\$55 copay	\$35 copay	\$25 copay
	*	*	*
	Out-of-Network	Out-of-Network	Out-of-Network
	40% coinsurance	30% coinsurance	30% coinsurance
Diagnostic radiology services (e.g. MRI, CAT Scan)	In-Network \$0 copay for a diagnostic mammogram. \$500 copay for all other diagnostic radiology services received in an outpatient setting. \$350 copay for all other services	In-Network \$0 copay for a diagnostic mammogram. \$500 copay for all other diagnostic radiology services. * Out-of-Network 30% coinsurance	In-Network \$0 copay for a diagnostic mammogram. \$400 copay for all other diagnostic radiology services received in an outpatient setting. \$200 copay for all other services

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
	received in all other locations.		received in all other locations.
	Out-of-Network 40% coinsurance		Out-of-Network 30% coinsurance
Therapeutic Radiology	In-Network 20% coinsurance *	In-Network 20% coinsurance *	In-Network 20% coinsurance *
	Out-of-Network 40% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance
Hearing services			
Hearing Exam Medicare-Covered	In-Network \$35 copay *	In-Network \$30 copay *	In-Network \$25 copay *
	Out-of-Network \$60 copay	Out-of-Network \$60 copay	Out-of-Network \$50 copay
Routine hearing exam	In-Network \$0 copay	In-Network \$0 copay	In-Network \$0 copay *
	Out-of-Network 40% coinsurance	Out-of-Network 40% coinsurance	Out-of-Network 40% coinsurance
	1 exam(s) every year	1 exam(s) every year	1 exam(s) every year

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
Hearing Aids			
Hearing Aid Fitting/Evaluation(s)	In-Network \$0 copay *	In-Network \$0 copay	In-Network \$0 copay
	Out-of-Network 40% coinsurance	Out-of-Network 40% coinsurance	Out-of-Network 40% coinsurance
	1 fitting(s) / evaluation(s) every year Hearing aids are not covered	1 fitting(s) / evaluation(s) every year	1 fitting(s) / evaluation(s) every year
Hearing aid allowance		Up to a \$750 allowance per ear every year for hearing aids.	Up to a \$350 allowance per ear every year for hearing aids.
All types	In-Network Not covered	In-Network \$0 copay	In-Network \$0 copay
	Out-of-Network Not covered	Out-of-Network 40% coinsurance	Out-of-Network 40% coinsurance
		Limited to 2 hearing aid(s) every year	Limited to 2 hearing aid(s) every year

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
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.	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			
Comprehensive services Medicare-covered	In-Network \$35 copay for each Medicare-covered service.	In-Network \$30 copay for each Medicare-covered service.	In-Network \$25 copay for each Medicare-covered service.
	Out-of-Network \$60 copay for each Medicare-covered service.	Out-of-Network \$60 copay for each Medicare-covered service.	Out-of-Network \$50 copay for each Medicare-covered service.
Routine Diagnostic and Preventive Services	In-Network \$0 copay *	In-Network \$0 copay *	In-Network \$0 copay *
	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
	Cleanings 2 every year	Cleanings 2 every year	Cleanings 2 every year
	Dental x-rays 1 set(s) every date of service to 36 months depending on type of service	Dental x-rays 1 set(s) every date of service to 36 months depending on type of service	Dental x-rays 1 set(s) every date of service to 36 months depending on type of service
	Oral exams 2	Oral exams 2	Oral exams 2
	every year	every year	every year
Fluoride Treatment	In-Network	In-Network	In-Network
	\$0 copay	\$0 copay	\$0 copay
	Out-of-Network	Out-of-Network	Out-of-Network
	50% coinsurance	50% coinsurance	50% coinsurance
	1 every year	1 every year	1 every year
Other Diagnostic Dental services	In-Network	In-Network	In-Network
	\$0 copay	\$0 copay	\$0 copay
	*	*	*
	Out-of-Network	Out-of-Network	Out-of-Network
	50% coinsurance	50% coinsurance	50% coinsurance
	1 every date of service to 36 months depending on type of service	1 every date of service to 36 months depending on type of service	1 every date of service to 36 months depending on type of service

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
Other Preventive Dental services	In-Network \$0 copay *	In-Network \$0 copay	In-Network \$0 copay *
	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance
	1 every date of service to 36 months depending on type of service	1 every date of service to 36 months depending on type of service	1 every date of service to 36 months depending on type of service
Routine Comprehensive services			
Restorative Services	In-Network Not covered	In-Network \$0 copay	In-Network \$0 copay *
	Out-of-Network Not covered	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance
Endodontics/Periodontics	In-Network Not covered	In-Network \$0 copay	In-Network \$0 copay
	Out-of-Network Not covered	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
Oral/Maxillofacial Surgery	In-Network Not covered	In-Network \$0 copay	In-Network \$0 copay *
	Out-of-Network Not covered	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance
Adjunctive General Services	In-Network \$0 copay *	In-Network \$0 copay *	In-Network \$0 copay *
	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance
	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.	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 provides dental services with no annual maximum allowance.	What you should know: This plan includes coverage up to \$1,000 per plan year for all in-network and out-of-network covered routine comprehensive dental services.	What you should know: This plan includes coverage up to \$1,000 per plan year for all in-network and out-of-network covered routine comprehensive dental services.

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
Vision Services Eye Exam Medicare Covered	In-Network	In-Network	In-Network
	\$0 copay	\$0 copay	\$0 copay
	(Medicare-covered	(Medicare-covered	(Medicare-covered
	diabetic	diabetic	diabetic
	retinopathy	retinopathy	retinopathy
	screening)	screening)	screening)
	\$35 copay (all	\$30 copay (all	\$25 copay (all
	other	other	other
	Medicare-covered	Medicare-covered	Medicare-covered
	eye exams) * Out-of-Network \$0 copay (Medicare-covered diabetic retinopathy screening) \$60 copay (all other Medicare-covered eye exams)	eye exams) * Out-of-Network \$0 copay (Medicare-covered diabetic retinopathy screening) \$60 copay (all other Medicare-covered eye exams)	eye exams) * Out-of-Network \$0 copay (Medicare-covered diabetic retinopathy screening) \$50 copay (all other Medicare-covered eye exams)
Routine eye exam (Refraction)	In-Network	In-Network	In-Network
	\$0 copay	\$0 copay	\$0 copay
	* Out-of-Network	* Out-of-Network	* Out-of-Network
	40% coinsurance	40% coinsurance	40% coinsurance
	1 exam(s) every	1 exam(s) every	1 exam(s) every
	year	year	year

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
Glaucoma screening	In-Network \$0 copay for each Medicare-covered service.	In-Network \$0 copay for each Medicare-covered service.	In-Network \$0 copay for each Medicare-covered service.
	Out-of-Network 40% coinsurance for each Medicare-covered service	Out-of-Network 30% coinsurance for each Medicare-covered service	Out-of-Network 30% coinsurance for each Medicare-covered service
Eyewear Medicare Covered	In-Network \$0 copay	In-Network \$0 copay *	In-Network \$0 copay
	Out-of-Network 40% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance
Routine eyewear			
Contact lenses/Eyeglasses (lenses and	In-Network \$0 copay	In-Network \$0 copay	In-Network \$0 copay
frames)/Eyeglass frames	Out-of-Network 40% coinsurance	Out-of-Network 40% coinsurance	Out-of-Network 40% coinsurance
Eyewear allowance	Up to a \$100 combined allowance towards contacts and glasses (lenses and/or frames) every year.	Up to a \$100 combined allowance towards contacts and glasses (lenses and/or frames) every year.	Up to a \$100 combined allowance towards contacts and glasses (lenses and/or frames) every year.

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
Mental Health Services Inpatient visit	In-Network For each admission, you pay:	In-Network For each admission, you pay:	In-Network For each admission, you pay:
	• \$1,950 copay per stay for days 1 through 90 * Out-of-Network Days 1-90: • 40%	 \$275 copay per day for days 1 through 7 \$0 copay per day for days 8 through 90 	 \$465 copay per days 1 through 4 \$0 copay per day for days 5 through 90
	coinsurance for each Medicare- covered hospital stay.	Out-of-Network Days 1-90: • 30% coinsurance for each Medicare- covered hospital stay.	Out-of-Network For each admission you pay: • \$465 copay per day, for days 1 to 4 • \$0 copay per day, for days 5 to 90
Outpatient individual therapy visit	In-Network \$35 copay	In-Network \$35 copay	In-Network \$25 copay
	Out-of-Network 40% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
Outpatient group therapy visit	In-Network \$35 copay *	In-Network \$35 copay *	In-Network \$25 copay *
	Out-of-Network 40% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance
Skilled nursing facility (SNF)	In-Network For each benefit period, you pay: • \$0 copay per day for days 1 through 20 • \$214 copay per day for days 21 through 70 • \$0 copay per day for days 71 through 100 * Out-of-Network	In-Network For each benefit period, you pay: • \$0 copay per day for days 1 through 20 • \$214 copay per day for days 21 through 60 • \$0 copay per day for days 61 through 100 * Out-of-Network	In-Network For each benefit period, you pay: • \$0 copay per day for days 1 through 20 • \$214 copay per day for days 21 through 60 • \$0 copay per day for days 61 through 100 * Out-of-Network
	Days 1-100: 30% coinsurance per benefit period	Days 1-100: 30% coinsurance per benefit period.	Days 1 to 100: 30% coinsurance per benefit period

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
Therapy and Rehabilitation Services			
Physical Therapy	In-Network \$35 copay	In-Network \$35 copay *	In-Network \$25 copay *
	Out-of-Network	Out-of-Network	Out-of-Network
	40% coinsurance	30% coinsurance	\$40 copay
Outpatient rehabilitation services provided by an occupational therapist	In-Network	In-Network	In-Network
	\$35 copay	\$35 copay	\$25 copay
	*	*	*
	Out-of-Network	Out-of-Network	Out-of-Network
	40% coinsurance	30% coinsurance	\$40 copay
Pulmonary rehabilitation services	In-Network	In-Network	In-Network
	\$15 copay	\$15 copay	\$15 copay
	Out-of-Network	Out-of-Network	Out-of-Network
	40% coinsurance	30% coinsurance	30% coinsurance
Ambulance			
Ground Ambulance	In-Network	In-Network	In-Network
	\$300 copay	\$350 copay	\$325 copay
	*	*	*
	Out-of-Network	Out-of-Network	Out-of-Network
	\$300 copay	\$350 copay	\$325 copay
Air Ambulance	In-Network	In-Network	In-Network
	\$300 copay	\$350 copay	\$325 copay
	*	*	*
	Out-of-Network	Out-of-Network	Out-of-Network
	\$300 copay	\$350 copay	\$325 copay

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
Transportation Services	In-Network Not covered	In-Network Not covered	In-Network Not covered
	Out-of-Network Not covered	Out-of-Network Not covered	Out-of-Network Not covered
Medicare Part B Drugs			
Chemotherapy Drugs and Other Part B Drugs	In-Network 20% coinsurance *	In-Network 20% coinsurance *	In-Network 20% coinsurance *
	Out-of-Network 40% 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.	Out-of-Network 30% 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.	Out-of-Network 30% 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.

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
Insulin	In-Network \$35 copay (maximum per month) *	In-Network \$35 copay (maximum per month) *	In-Network \$35 copay (maximum per month) *
	Out-of-Network \$35 copay (maximum per month)	Out-of-Network \$35 copay (maximum per month)	Out-of-Network \$35 copay (maximum per month)
Allergy Antigen	In-Network 0% coinsurance * Out-of-Network	In-Network 0% coinsurance * Out-of-Network	In-Network 0% coinsurance * Out-of-Network
	0% coinsurance	0% coinsurance	0% coinsurance

		H2775, Plan 106	H2775, Plan 113
Stage 1: Yearly Deduct	tible Stage		
Deductible	\$420 for Part D prescription drugs (this applies to drugs on Tier 3 (Preferred Brand Drugs), Tier 4 (Non-Preferred Drugs), Tier 5 (Specialty Tier)). For all other covered drugs, you will not have to pay any deductible and will start receiving coverage immediately. The deductible doesn't apply to covered insulin products and most adult Part D vaccines including shingles, tetanus, and travel vaccines.	\$420 for Part D prescription drugs (this applies to drugs on Tier 3 (Preferred Brand Drugs), Tier 4 (Non-Preferred Drugs), Tier 5 (Specialty Tier)). For all other covered drugs, you will not have to pay any deductible and will start receiving coverage immediately. The deductible doesn't apply to covered insulin products and most adult Part D vaccines including shingles, tetanus, and travel vaccines.	\$580 for Part D prescription drugs (this applies to drugs on Tier 2 (Generic Drugs), Tier 3 (Preferred Brand Drugs), Tier 4 (Non-Preferred Drugs), Tier 5 (Specialty Tier)). For all other covered drugs, you will not have to pay any deductible and will start receiving coverage immediately. The deductible doesn't apply to covered insulin products and most adult Part D vaccines including shingles, tetanus, and travel vaccines.

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

You stay in the Initial Coverage Stage until your total out-of-pocket costs reach \$2,000. You then move on to the Catastrophic Coverage Stage.

Important Message About What You Pay for Vaccines:

Our plan covers most Part D vaccines at no cost to you, even if you have not paid your deductible (if your plan has a deductible).

Important Message About What You Pay for Insulin:

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

Part D Prescription Drug Coverage	Wellcare Giv (PPO) H2775, Plan		Wellcare Simple Open (PPO) H2775, Plan 106		Wellcare Assist Open (PPO) H2775, Plan 113	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
Retail cost-sharing (30	O-day/Up to a	100-day supp	ly)		•	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
Tier 1 (Preferred Generic Drugs) includes preferred generic drugs and may include some brand drugs.	\$0 / \$0	\$5 / \$15	\$0 / \$0	\$5 / \$15	\$18 / \$54	\$19 / \$57
	copay	copay	copay	copay	copay	copay
Tier 2 (Generic Drugs) includes generic drugs and may include some brand drugs	\$0 / \$0	\$10 / \$30	\$0 / \$0	\$10 / \$30	\$19 / \$57	\$20 / \$60
	copay	copay	copay	copay	copay	copay
Tier 3 (Preferred Brand Drugs) includes preferred brand drugs and may include some generic drugs.	25% /	25% /	25% /	25% /	24% /	25% /
	25% co-	25% co-	25% co-	25% co-	24% co-	25% co-
	insurance	insurance	insurance	insurance	insurance	insurance
Tier 4 (Non-Preferred Drugs) includes non-preferred brand and non-preferred generic drugs.	44% /	45% /	42% /	42% /	\$100 /	\$100 /
	44% co-	45% co-	42% co-	42% co-	\$300	\$300
	insurance	insurance	insurance	insurance	copay	copay

Part D Prescription Drug Coverage	Wellcare Giv (PPO) H2775, Plan		Wellcare Simple Open (PPO) H2775, Plan 106		Wellcare Assist Open (PPO) H2775, Plan 113	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
Tier 5 (Specialty Tier) includes high cost brand and generic drugs. Drugs in this tier are not eligible for exceptions for payment at a lower tier.	28% co- insurance/ Not Available Limited to 30 day supply	28% co- insurance / Not Available Limited to 30 day supply	28% co- insurance / Not Available Limited to 30 day supply	28% co- insurance / <u>Not</u> Available Limited to 30 day supply	25% co- insurance / Not Available Limited to 30 day supply	25% co- insurance / Not Available Limited to 30 day supply
Tier 6 (Select Care Drugs) includes some generic and brand drugs commonly used to treat specific chronic conditions or to prevent disease (vaccines)	\$0/\$0 copay	\$0/\$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0/\$0 copay	\$3 / \$9 copay

Part D Prescription Drug Coverage	Wellcare Giveback Open (PPO)	Wellcare Simple Open (PPO)	Wellcare Assist Open (PPO)
	H2775, Plan 111	H2775, Plan 106	H2775, Plan 113

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

Mail-order cost-sharing (30-day/Up to a 100-day supply)

	Preferred	Standard	Preferred	Standard	Preferred	Standard
Tier 1 (Preferred Generic Drugs) includes preferred generic drugs and may include some brand drugs.	\$0 / \$0	\$5 / \$15	\$0 / \$0	\$5 / \$15	\$18 / \$0	\$19 / \$57
	copay	copay	copay	copay	copay	copay
Tier 2 (Generic Drugs) includes generic drugs and may include some brand drugs	\$0 / \$0 copay	\$10 / \$30 copay	\$0 / \$0 copay	\$10 / \$30 copay	\$19 / \$0 copay	\$20 / \$60 copay
Tier 3 (Preferred Brand Drugs) includes preferred brand drugs and may include some generic drugs.	25% /	25% /	25% /	25% /	24% /	25% /
	25% co-	25% co-	25% co-	25% co-	24% co-	25% co-
	insurance	insurance	insurance	insurance	insurance	insurance
Tier 4 (Non-Preferred Drugs) includes non-preferred brand and non-preferred generic drugs.	44% /	45% /	42% /	42% /	\$100 /	\$100 /
	44% co-	45% co-	42% co-	42% co-	\$200	\$300
	insurance	insurance	insurance	insurance	copay	copay

Part D Prescription Drug Coverage	Wellcare Giv (PPO) H2775, Plan		Wellcare Simple Open (PPO) H2775, Plan 106		Wellcare Assist Open (PPO) H2775, Plan 113	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
Tier 5 (Specialty Tier) includes high cost brand and generic drugs. Drugs in this tier are not eligible for exceptions for payment at a lower tier.	28% co-	28% co-	28% co-	28% co-	25% co-	25% co-
	insurance/	insurance/	insurance/	insurance/	insurance/	insurance/
	Not	Not	<u>Not</u>	Not	<u>Not</u>	Not
	Available	Available	Available	Available	Available	Available
	Limited to	Limited to	Limited to	Limited to	Limited to	Limited to
	30 day	30 day	30 day	30 day	30 day	30 day
	supply	supply	supply	supply	supply	supply
Tier 6 (Select Care Drugs) includes some generic and brand drugs commonly used to treat specific chronic conditions or to prevent disease (vaccines)	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$3 / \$9
	copay	copay	copay	copay	copay	copay

Part D Prescription Drug Coverage	Wellcare Giv (PPO) H2775, Plan		Wellcare Simple Open (PPO) H2775, Plan 106		Wellcare Assist Open (PPO) H2775, Plan 113	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
Stage 3: Catastrophic	Coverage Stag	ge				
	You enter the after your yout-of-pock costs (include purchased to your retail pand through order) reach	early et drug ling drugs hrough harmacy mail	after your your yout-of-pock costs (include purchased to your retail pand through	You enter this stage after your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$2.000.		nis stage early et drug ding drugs hrough harmacy n mail n \$2,000.
	Once you ar Catastrophic Stage, you we this payment until the end calendar year this payment the plan pay cost for you Part D drugs nothing.	c Coverage will stay in st stage d of the ar. During st stage, ws the full r covered	Catastrophic Stage, you we this payment until the end calendar yea this payment the plan pay cost for you	and through mail order) reach \$2,000. Once you are in the Catastrophic Coverage Stage, you will stay in this payment stage until the end of the calendar year. During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay		re in the c Coverage vill stay in at stage d of the ar. During at stage, vs the full r covered s. You pay

Generic drugs may be covered on tiers other than Tier 1 and Tier 2. Please check the plan's Formulary to validate the specific tier on which your drugs are covered.

Cost-sharing may differ based on point-of-service (mail-order, retail, Long Term Care (LTC)), home infusion, whether the pharmacy is in our preferred or standard network, or whether the prescription is a short-term (30-day supply) or long-term (100-day supply).

Excluded Drugs:

Wellcare Giveback Open (PPO) and Wellcare Simple Open (PPO) include enhanced drug coverage of certain excluded drugs, such as Tier 1 folic acid, vitamin B12, vitamin D2, generic-only sildenafil and vardenafil. Generic sildenafil and vardenafil have a quantity limit of six pills every 30 days.

Because these drugs are excluded from Part D coverage under Medicare, they are not covered by "Extra Help". Also, the amount you pay when you fill a prescription for these drugs does not count toward qualifying you for the Catastrophic Coverage Stage.

Please see your Formulary and Evidence of Coverage for details regarding this drug coverage.

Medicare Prescription Payment Plan

The Medicare Prescription Payment Plan is a new payment option that works with your current drug coverage, and it can help you manage your drug costs by spreading them across monthly payments that vary throughout the year (January – December).

To learn more about this payment option, please contact us at 1-833-750-9969. (TTY only, call 1-800-716-3231.) We are available for phone calls 24 hours a day, 7 days a week, 365 days a year or visit www.wellcare.com/MPPP.

Additional Benefits

Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
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Note: Services with an asterisk (*) may require prior authorization. Services with a square (•) means a referral may be required.

Chiropractic Services			
Medicare-covered	In-Network \$15 copay *	In-Network \$15 copay *	In-Network \$15 copay
	Out-of-Network 40% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance
Routine chiropractic services	In-Network Not covered	In-Network \$15 copay	In-Network Not covered
	Out-of-Network Not covered	Out-of-Network 30% coinsurance	Out-of-Network Not covered
		Unlimited visits every year	

Additional Benefits

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
Acupuncture			
Medicare-covered	In-Network \$0 copay for Medicare-covered Acupuncture received in a PCP office. \$15 copay for Medicare-covered Acupuncture received in a Chiropractor office. \$35 copay for Medicare-covered Acupuncture received in a Specialist office.	In-Network \$0 copay for Medicare-covered Acupuncture received in a PCP office. \$15 copay for Medicare-covered Acupuncture received in a Chiropractor office. \$30 copay for Medicare-covered Acupuncture received in a Specialist office. *	In-Network \$0 copay for Medicare-covered Acupuncture received in a PCP office. \$15 copay for Medicare-covered Acupuncture received in a Chiropractor office. \$25 copay for Medicare-covered Acupuncture received in a Specialist office. *
	Out-of-Network \$25 copay for Medicare-covered Acupuncture received in a PCP office. 40% coinsurance for Medicare-covered Acupuncture received in a Chiropractor office \$60 copay for Medicare-covered Acupuncture received in a Specialist office.	Out-of-Network \$25 copay for Medicare-covered Acupuncture received in a PCP office. 30% coinsurance for Medicare-covered Acupuncture received in a Chiropractor office \$60 copay for Medicare-covered Acupuncture received in a Specialist office.	Out-of-Network \$25 copay for Medicare-covered Acupuncture received in a PCP office. 30% coinsurance for Medicare-covered Acupuncture received in a Chiropractor office \$50 copay for Medicare-covered Acupuncture received in a Specialist office.

Additional Benefits

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
Routine acupuncture services	In-Network Not covered	In-Network \$0 copay	In-Network Not covered
	Out-of-Network Not covered	Out-of-Network 30% coinsurance	Out-of-Network Not covered
		Limited to 12 visit(s) every year	
Podiatry Services (Foot Care)			
Medicare Covered	In-Network \$35 copay *	In-Network \$30 copay *	In-Network \$25 copay *
	Out-of-Network 40% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
Virtual Visits	\$0 copay for virtual Teladoc.	visit services perform	ned through
	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.		
	with a doctor either smart phone, tablet may require interne more information, o	nown as a telehealth over the phone or in , or a computer. Cert et and a camera-enab or to schedule an app 85-2362 (TTY: 711) 24	ternet using a ain types of visits led device. For ointment, call
	What you should know: The \$0 copay above only applies when services are rece from Teladoc. If you receive telemedicine services from network provider and not the virtual visit vendor, you w pay the cost shares listed for those providers, as outline within the Evidence of Coverage (e.g., if you receive telehealth services from your PCP, you will pay the PCP share). *		
Social Support Platform	Our plan provides an online social support platform to support your overall well-being. You have access to community, therapeutic activities, and plan-sponsored	Our plan provides an online social support platform to support your overall well-being. You have access to community, therapeutic activities, and plan-sponsored	Our plan provides an online social support platform to support your overall well-being. You have access to community, therapeutic activities, and plan-sponsored

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
	resources to help manage stress and anxiety. The Twill platform makes it easy for you to join and stay involved to maintain a healthy behavioral health journey. It is available online 24/7, so you can use it whenever you want.	resources to help manage stress and anxiety. The Twill platform makes it easy for you to join and stay involved to maintain a healthy behavioral health journey. It is available online 24/7, so you can use it whenever you want.	resources to help manage stress and anxiety. The Twill platform makes it easy for you to join and stay involved to maintain a healthy behavioral health journey. It is available online 24/7, so you can use it whenever you want.
	For more information on how to access the platform please see your Evidence of Coverage.	For more information on how to access the platform please see your Evidence of Coverage.	For more information on how to access the platform please see your Evidence of Coverage.
Home health agency care	In-Network \$0 copay	In-Network \$0 copay	In-Network \$0 copay
	Out-of-Network 40% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
Meals			
Post-Acute Meals	\$0 copay	\$0 copay	\$0 copay
	What you should know:	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.	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)	In-Network 20% coinsurance *	In-Network 20% coinsurance *	In-Network 20% coinsurance *
	Out-of-Network 25% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
Prosthetics	In-Network 20% coinsurance *	In-Network 20% coinsurance *	In-Network 20% coinsurance *
	Out-of-Network	Out-of-Network	Out-of-Network
	40% coinsurance	30% coinsurance	30% coinsurance
Diabetic Supplies	In-Network	In-Network	In-Network
	\$0 copay	\$0 copay	\$0 copay
	Out-of-Network	Out-of-Network	Out-of-Network
	40% coinsurance	30% coinsurance	30% coinsurance
	For more information, limitations and exclusions, please see your Evidence of Coverage.	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	In-Network 20% coinsurance *	In-Network 20% coinsurance *	In-Network 20% coinsurance *
	Out-of-Network	Out-of-Network	Out-of-Network
	40% coinsurance	30% coinsurance	30% coinsurance
Opioid treatment program services	In-Network \$35 copay *	In-Network \$30 copay	In-Network \$25 copay *
	Out-of-Network	Out-of-Network	Out-of-Network
	\$60 copay	\$60 copay	\$50 copay

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
Health and Wellness Education Programs	For a detailed list of wellness education program benefits offered, please refer to the Evidence of Coverage.	For a detailed list of wellness education program benefits offered, please refer to the Evidence of Coverage.	For a detailed list of wellness education program benefits offered, please refer to the Evidence of Coverage.
Fitness	\$0 copay	\$0 copay	\$0 copay

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
	What you should know: To help support an active and healthy lifestyle your plan provides a fitness program that offers access to fitness locations nationwide.	What you should know: To help support an active and healthy lifestyle your plan provides a fitness program that offers access to fitness locations nationwide.	What you should know: To help support an active and healthy lifestyle your plan provides a fitness program that offers access to fitness locations nationwide.
	Members have access to in-person fitness centers, available on-demand exercise programs, and a variety of Home Fitness Kits (including a wearable fitness tracker).	Members have access to in-person fitness centers, available on-demand exercise programs, and a variety of Home Fitness Kits (including a wearable fitness tracker).	Members have access to in-person fitness centers, available on-demand exercise programs, and a variety of Home Fitness Kits (including a wearable fitness tracker).
24-Hour Nurse Advice Line	\$0 copay	\$0 copay	\$0 copay

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
Annual Routine Physical Exam	In-Network \$0 copay	In-Network \$0 copay	In-Network \$0 copay
	Out-of-Network \$0 copay	Out-of-Network \$0 copay	Out-of-Network \$0 copay
	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.	What you should know: The exam includes a detailed medical/family history and recommendations for preventive screenings/care.
Wellcare Spendables™	Not covered	You will receive \$40 every quarter preloaded on your Wellcare Spendables™ card. Your allowance is loaded on the first day of each quarter (January, April, July, October) and expires on the last day of each quarter.	You will receive \$85 every quarter preloaded on your Wellcare Spendables™ card. Your allowance is loaded on the first day of each quarter (January, April, July, October) and expires on the last day of each quarter.
		Your card allowance can be used towards:	Your card allowance can be used towards:

	Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
		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. For more information, limitations, and exclusions, please see your Evidence of Coverage.	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. For more information, limitations, and exclusions, please see your Evidence of Coverage.
My Wellcare Rewards	With My Wellcare Rewards, you earn points for completing eligible healthy activities. Points can be redeemed for gift cards, up to \$75	With My Wellcare Rewards, you earn points for completing eligible healthy activities. Points can be redeemed for gift cards, up to \$75	With My Wellcare Rewards, you earn points for completing eligible healthy activities. Points can be redeemed for gift cards, up to \$75

Wellcare Giveback Open (PPO) H2775, Plan 111	Wellcare Simple Open (PPO) H2775, Plan 106	Wellcare Assist Open (PPO) H2775, Plan 113
per year, from your favorite stores like Walmart®, and more. You can start earning points just by registering. Some qualifying healthy actions include: • Completing the Health Risk Assessment • Connecting a fitness device • Annual wellness visits • Annual flu vaccines • Cancer screenings • A1C testing Gift card restrictions may apply.	per year, from your favorite stores like Walmart®, and more. You can start earning points just by registering. Some qualifying healthy actions include: Completing the Health Risk Assessment Connecting a fitness device Annual wellness visits Annual flu vaccines Cancer screenings A1C testing Gift card restrictions may apply.	per year, from your favorite stores like Walmart®, and more. You can start earning points just by registering. Some qualifying healthy actions include: • Completing the Health Risk Assessment • Connecting a fitness device • Annual wellness visits • Annual flu vaccines • Cancer screenings • A1C testing Gift card restrictions may apply.

Form Approved OMB# 0938-1421

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 **1-877-374-4056 (TTY: 711)**. Someone who speaks English/Language can help you. This is a free service.

Spanish: Contamos con los servicios de interpretación gratuitos para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para solicitar un intérprete, llámenos al **1-877-374-4056 (TTY: 711)**. Alguien que hable español puede ayudarlo. 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 1-877-374-4056 (TTY: 711)。您将获得中文普通话口译员的帮助。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 1-877-374-4056 (TTY: 711)。會説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 **1-877-374-4056 (TTY: 711)**. May makakatulong sa inyo na nagsasalita ng Tagalog. Isa itong libreng serbisyo.

French: Nous mettons à votre disposition des services d'interprétation gratuits pour répondre à toutes vos questions sur notre régime de santé ou de médicaments. Pour obtenir les services d'un interprète, appeleznous au **1-877-374-4056 (TTY: 711)**. Un interlocuteur francophone 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 của quý vị về chương trình sức khỏe hoặc chương trình thuốc của chúng tôi. Để nhận thông dịch viên, chỉ cần gọi cho chúng tôi theo số **1-877-374-4056 (TTY: 711)**. 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 Gesundheitsoder Medikamentenplänen haben. Wenn Sie einen Dolmetscher brauchen, rufen Sie uns unter folgender Telefonnummer an: **1-877-374-4056 (TTY: 711)**. Ein deutschsprachiger Mitarbeiter wird Ihnen behilflich sein. Dieser Service ist kostenlos.

Korean: 당사의 건강 또는 의약품 플랜과 관련해서 물어볼 수 있는 모든 질문에 답변하기 위한 무료 통역 서비스가 있습니다. 통역사가 필요한 경우, 1-877-374-4056(TTY: 711)번으로 당사에 연락해 주십시오. 한국어를 구사하는 통역사가 도움을 드릴 수 있습니다. 통역서비스는 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 номеру **1-877-374-4056 (TTY: 711)**. Вам окажет помощь сотрудник, говорящий на русском языке. Данная услуга бесплатна.

Form CMS-10802 (Expires 12/31/25) Y0020_WCM_159669M_C Internal Approval 07162024 LWc NA5WCMINS62554M_MLWC 7/24 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 الرقم 4056-377-778-1 (711: 711). يمكن أن يساعدك شخص يتحدث العربية. وتتوفر هذه الخدمة بشكل مجاني.

Hindi: हमारे स्वास्थ्य या ड्रग प्लान के बारे में आपके किसी भी प्रश्न का उत्तर देने के लिए, हम मुफ़्त में दुभाषिया सेवाएं देते हैं। दुभाषिया सेवा पाने के लिए, बस हमें 1-877-374-4056 (TTY: 711) पर कॉल करें। हिंदी बोलने वाला/ वाली कोई सहायक आपकी मदद कर सकता/सकती है। 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 il **1-877-374-4056 (TTY: 711)**. 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 do número **1-877-374-4056 (TTY: 711)**. Um falante de português poderá ajudá-lo. Este serviço é gratuito.

French Creole: Nou gen sèvis entèprèt gratis pou reponn nenpôt kesyon ou ka genyen sou plan sante oswa plan medikaman nou an. Pou jwenn yon entèprèt, annik rele nou nan **1-877-374-4056 (TTY: 711)**. Yon moun ki pale Kreyol Ayisyen ka ede w. Se yon sèvis ki 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 numer **1-877-374-4056 (TTY: 711)**. 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、1-877-374-4056(TTY:711)にお電話ください。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。

Hawaiian: Loa'a iā mākou nā lawelawe unuhi 'ōlelo manuahi e pane i nā nīnau āu e pili ana i kā mākou papahana olakino a lā'au paha. No ka loa'a 'ana o ka unuhi 'ōlelo e kelepona iā mākou ma **1-877-374-4056 (TTY: 711)**. Hiki i kekahi kanaka 'ōlelo Hawai'i ke kōkua iā 'oe. He lawelawe manuahi kēia.

Ilocano: Adda iti libre a serbisyo ti panagpatarus mi tapno masungbatan ti anyaman a saludsod mo maipanggep iti plano ti salun-at wenno agas mi. Tapno makaala ti maysa nga agipatpatarus pakiawagan dakami laeng iti **1-877-374-4056 (TTY: 711)**. Mabalin nga makatulong kenka ti maysa nga agsasao iti Ilocano. Daytoy ket libre a serbisio.

Samoan: E iai matou auaunaga faamatala upu e tali atu i soo se fesili e te ono fesili ai e uiga ia matou fuafuaga tau soifua maloloina poo fualaau. Ina ia maua se tagata faamatala upu na'o le vili mai a matou i le **1-877-374-4056 (TTY: 711)**. E mafai ona fesoasoani atu ia te oe se tasi e tautala i le gagana Samoan. E leai se totogi o lenei auaunaga.

Ukrainian: Ми безкоштовно надаємо послуги перекладачів, щоб ви могли отримати відповіді на будьякі запитання щодо нашого плану медичного обслуговування чи забезпечення лікарськими засобами. Щоб отримати допомогу перекладача, просто зателефонуйте нам за номером **1-877-374-4056 (TTY: 711)**. Спеціаліст, який володіє українською, допоможе вам. Ця послуга безкоштовна.

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Lao: ພວກເຮົາມີບໍລິການຄົນພາສາຟຣີ ເພື່ອຕອບຄຳຖາມທີ່ທ່ານອາດຈະມີກ່ຽວກັບແຜນສຸຂະພາບ ຫຼື ຢາຂອງ ພວກເຮົາ. ເພື່ອຂໍຄົນແປພາສາ ພຽງແຕ່ໂທຫາພວກເຮົາໄດ້ທີ່ເບີ 1-877-374-4056 (TTY: 711). ມີຄົນທີ່ເວົ້າພາສາ ລາວສາມາດຊ່ວຍທ່ານໄດ້. ນີ້ແມ່ນບໍລິການຟຣີ.

Cambodian: យើងមានសេវាបកប្រែផ្ទាល់មាត់ដោយឥតគិតថ្លៃសម្រាប់ឆ្លើយរាល់សំណួរដែលអ្នកមានអំពីគម្រោងឱសថ ឬគម្រោងសុខភាពរបស់យើង។ ដើម្បីទទួលបានអ្នកបកប្រែផ្ទាល់មាត់ គ្រាន់តែទូរសព្ទមកយើងខ្ញុំតាមរយៈលេខ 1-877-374-4056 (TTY: 711)។ មនុស្សម្នាក់ដែលនិយាយភាសាខ្មែរបានអាចជួយអ្នកបាន។ នេះជាសេវាកម្មឥតគិតថ្លៃ។

Hmong: Peb muaj cov kev pab cuam kws txhais lus pab dawb los teb cov nqe lus nug twg uas koj yuav muaj hais txog peb lub phiaj xwm duav roos kev noj qab haus huv thiab tshuaj. Yog xav tau ib tug kws txhais lus ces tsuas hu rau peb tau ntawm **1-877-374-4056 (TTY: 711)**. Ib tug neeg twg uas hais tau lus Hmoob yuav pab tau koj. Qhov no yog kev pab cuam pab dawb xwb.

Thai: เรามีบริการล่ามแปลภาษาให้ฟรีเพื่อตอบคำถามใดๆ ที่คุณอาจมีเกี่ยวกับแผนด้านสุขภาพหรือยาของ เรา หากต้องการล่ามแปลภาษา โปรดติดต่อเราที่หมายเลข 1-877-374-4056 (TTY: 711) คนที่พูดภาษาไทย ได้สามารถช่วยคุณได้ บริการนี้ไม่มีค่าใช้จ่าย

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 1-800-225-8017 (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 1-800-225-8017 (TTY: 711) to view a copy of the EOC. Hours are Monday - Sunday, 8 am - 8 pm (all time zones).
	Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
	Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
	Review the formulary to make sure your drugs are covered.
Ur	derstanding 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, 2026.
	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. If you have a Marketplace plan, you will need to contact the Marketplace to cancel the plan. If you do not cancel your Marketplace plan, you may be paying for coverage you cannot use and there may be penalties on your next year's tax return.
	Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher co-pay for services received by non-contracted providers.

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.



Contact Us

For more information, please contact us:



By phone

Toll-free at 1-800-225-8017 (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

