

# Summary of Benefits



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

It is hard to live with kidney failure on a daily basis. That's why we offer a Medicare Advantage plan to make your life easier — the Wellpoint Kidney Care (HMO-POS C-SNP) plan. This plan includes your hospital, medical, and drug benefits. You will also have a dedicated support team for your kidney care.

### Medicare Advantage and Part D

**Plan year: January 1 – December 31, 2026**

#### **New Jersey**

Bergen, Monmouth, Morris, Somerset, other New Jersey counties. Full service area on page 2.

### **Wellpoint Kidney Care (HMO-POS C-SNP)**

# Wellpoint Kidney Care (HMO-POS C-SNP)

## Wellpoint Kidney Care (HMO-POS C-SNP)

Our service area includes these counties in NJ: Atlantic, Bergen, Burlington, Camden, Essex, Gloucester, Hudson, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Union.

### Do you have questions?

You can learn more on our website, [shop.wellpoint.com/medicare](https://shop.wellpoint.com/medicare). Or call us toll-free **1-844-604-7101** (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 Kidney Care (HMO-POS C-SNP) is a Medicare Advantage Special Needs Plan. It includes hospital, medical, and prescription drug benefits in one plan. 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 have chronic kidney disease (CKD) or you have end-stage renal disease (ESRD).
- ☐ You live in our service area.

You can use doctors and facilities outside this plan's network for certain services. If you go outside the network, your out-of-pocket cost may be higher.

# Wellpoint Kidney Care (HMO-POS C-SNP)

## 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. We recommend you choose a primary care physician (PCP) who works with your DaVita Integrated Kidney Care team. Your PCP can help coordinate the care you need.
- 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 this plan for limited services, but your costs may be higher.

## Is your PCP or nephrologist 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 **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 **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 **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

People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly drug plan premiums, yearly deductibles, and coinsurance. Also, people who qualify won't have a late enrollment penalty.

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

- ☐ Our helpful representatives at **1-844-604-7101** (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.
- ☐ 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 1-800-772-1213 (TTY: 1-800-325-0778) 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 ([medicare.gov/medicare-and-you](https://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.



# **Summary of 2026 medical benefits**

## Wellpoint Kidney Care (HMO-POS C-SNP)

### 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.

**\$340.00** deductible per year for Part D prescription drugs.

Drugs listed on Tier 3: Preferred Brand, Tier 4: Non-Preferred Drug and Tier 5: Specialty Tier are included in the Part D deductible.

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 2026 LIS Rider for the specific amount if you receive Extra Help.

The Part D deductible does not apply to Insulin drugs.

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

**\$9,250.00** per year from doctors and facilities in our plan

**\$13,900.00** per year from doctors or facilities both in and out of 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, both in and out of 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 (in or outside of our plan) for the rest of the year.



## Wellpoint Kidney Care (HMO-POS C-SNP)

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

Facilities in our plan: Medicare-defined cost share

Facilities not in our plan: Medicare-defined cost share

In 2025, the Medicare-defined cost share amounts for each benefit period are:

- ☐ **\$1,676** deductible for days 1 through 60.
- ☐ **\$419** copay per day for days 61 through 90.
- ☐ **\$838** copay per day for 60 lifetime reserve days. These are "extra" days we cover once in your lifetime.

These amounts may change for 2026. We will provide updated cost share amounts at the website found on page 2 as soon as Medicare releases them.

Your copays for inpatient benefits are based on benefit periods. A benefit period starts on the first day you go into a hospital or skilled nursing facility (SNF) and ends when you haven't had any inpatient hospital care or skilled nursing care for 90 days in a row. If you go into a hospital or 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.

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

Doctors and facilities in our plan: **20%** coinsurance

Doctors and facilities not in our plan: **20%** coinsurance

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: **20%** coinsurance

Doctors and facilities not in our plan: **20%** coinsurance

## Wellpoint Kidney Care (HMO-POS C-SNP)

### Doctor's Office Visits

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

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

PCPs not in our plan: **\$0.00** copay

#### Specialist visit:<sup>1</sup>

Doctors in our plan: **\$0.00** copay - **20%** coinsurance

Doctors not in our plan: **\$0.00** copay - **20%** coinsurance

You pay nothing for Nephrologists services. For all other specialists' services, you pay the higher amount shown above.

### Preventive Care Screenings and Annual Physical Exams

#### Preventive care screenings:

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

Doctors not in our plan: **20%** coinsurance

#### Annual physical exam:

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

Doctors not in our plan: Not Covered

## Wellpoint Kidney Care (HMO-POS C-SNP)

### Preventive Care Screenings and Annual Physical Exams

#### Covered preventive care screenings:

- ☐ Abdominal aortic aneurysm screening
- ☐ Annual wellness visit
- ☐ Bone mass measurement
- ☐ Breast cancer screening (mammogram)
- ☐ Cardiovascular disease risk reduction visit (therapy for cardiovascular disease)
- ☐ Cardiovascular disease screening tests
- ☐ Cervical and vaginal cancer screening
- ☐ Colorectal cancer screenings
- ☐ Depression screening
- ☐ Diabetes screening
- ☐ Diabetes self-management training, diabetic services, and supplies
- ☐ Health and wellness education programs
- ☐ HIV screening
- ☐ Immunizations
- ☐ Medical nutrition therapy
- ☐ Medicare Diabetes Prevention Program (MDPP)
- ☐ Obesity screening and therapy to promote sustained weight loss
- ☐ Pre-exposure prophylaxis (PrEP) for HIV prevention
- ☐ Prostate cancer screening exams
- ☐ Screening and counseling to reduce alcohol misuse
- ☐ Screening for Hepatitis C Virus infection
- ☐ Screening for lung cancer with low dose computed tomography (LDCT)
- ☐ Screening for sexually transmitted infections (STIs) and counseling to prevent STIs
- ☐ Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)
- ☐ Vision care
- ☐ “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.

Wellpoint Kidney Care (HMO-POS C-SNP)

Emergency Care

\$115.00 copay

Urgently Needed Services

\$25.00 copay

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

Diagnostic Radiology Services

CT scans, MRI, MRA, PET at a physician’s office or free-standing provider facilities in our plan:

20% coinsurance

CT scans, MRI, MRA, PET at hospital outpatient facilities in our plan:

20% coinsurance

Ultrasounds at a physician’s office or free-standing provider facilities in our plan:

20% coinsurance

Ultrasounds at hospital outpatient facilities in our plan:

20% coinsurance

Physician’s office, free-standing provider or hospital outpatient facilities not in our plan:

20% coinsurance

## Wellpoint Kidney Care (HMO-POS C-SNP)

Diagnostic Services, Labs, and Imaging <sup>1</sup>	
<p><b>Diagnostic Tests and Procedures</b></p> <p>Physician's office or free-standing provider facilities in our plan:</p> <p>Hospital outpatient facilities in our plan:</p> <p>Physician's office, free-standing provider or hospital outpatient facilities not in our plan:</p>	<p><b>20% coinsurance</b></p> <p><b>20% coinsurance</b></p> <p><b>20% coinsurance</b></p>
<p><b>Lab Services</b></p> <p>Physician's office or free-standing provider facilities in our plan:</p> <p>Hospital outpatient facilities in our plan:</p> <p>Physician's office, free-standing provider or hospital outpatient facilities not in our plan:</p>	<p><b>20% coinsurance</b></p> <p><b>20% coinsurance</b></p> <p><b>20% coinsurance</b></p>
<p><b>Outpatient X-rays</b></p> <p>Physician's office in our plan:</p> <p>Hospital outpatient facilities in our plan:</p> <p>Free-standing facility or at-home portable X-ray services in our plan:</p> <p>Physician's office, free-standing provider or hospital outpatient facilities not in our plan:</p>	<p><b>20% coinsurance</b></p> <p><b>20% coinsurance</b></p> <p><b>20% coinsurance</b></p> <p><b>20% coinsurance</b></p>

Wellpoint Kidney Care (HMO-POS C-SNP)

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

Therapeutic Radiology Services

(such as radiation treatment for cancer)

Physician’s office, free-standing provider or hospital outpatient facilities in our plan:

20% coinsurance

Physician’s office, free-standing provider or hospital outpatient facilities not 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: 20% coinsurance

Doctors not in our plan: Not Covered

Routine hearing services:<sup>1</sup>

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 \$2,000 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.

Doctors not in our plan: Not Covered

## Wellpoint Kidney Care (HMO-POS C-SNP)

### 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: **20%** coinsurance

Doctors and dentists not in our plan: Not Covered

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

This plan covers up to a **\$1,200** allowance for covered preventive and comprehensive dental services every year.

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

### **Preventive dental services:**

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

Dentists not in our plan: **20%** coinsurance

This plan covers 2 oral exams, 2 cleanings, 2 fluoride treatments, and 2 dental X-rays every year.

### **Comprehensive dental services:**

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

Doctors and dentists not in our plan: **50%** coinsurance

Please refer to Chapter 4 in the plan's Evidence of Coverage for more details on prior authorizations, covered dental services, limitations, and exclusions.

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**.

## Wellpoint Kidney Care (HMO-POS C-SNP)

### Vision Services

#### Medicare-covered vision services:

##### Exam to diagnose and treat diseases and conditions of the eye:<sup>1</sup>

Doctors in our plan: **20%** coinsurance

Doctors not in our plan: Not Covered

##### Eyeglasses or contact lenses after cataract surgery:

Doctors in our plan: **20%** coinsurance

Doctors not in our plan: Not Covered

#### Routine vision services:

##### Routine vision exam:<sup>1</sup>

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

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

Doctors not in our plan: Not Covered

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

This plan covers up to **\$125** for eyeglasses or contact lenses every year.

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

Doctors not in our plan: Not Covered

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**.



## Wellpoint Kidney Care (HMO-POS C-SNP)

### Mental Health Care

#### Inpatient visit:<sup>1</sup>

Doctors and facilities in our plan: Medicare-defined cost share

Doctors and facilities not in our plan: Medicare-defined cost share

In 2025, the Medicare-defined Cost Share amounts for each benefit period are:

- **\$1,676** deductible for days 1 through 60.
- **\$419** copay per day for days 61 through 90.
- **\$838** copay per day for 60 lifetime reserve days. These are "extra" days we cover once in your lifetime.

These amounts may change for 2026. We will provide updated cost share amounts at the website found on page 2 as soon as Medicare releases them.

Our plan has a lifetime limit of 190 days for inpatient mental health care in a psychiatric hospital. This limit does not apply to inpatient mental health services provided in a general hospital.

Your copays for inpatient benefits are based on benefit periods. A benefit period starts on the first day you go into a hospital or skilled nursing facility (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 hospital after one benefit period has ended, a new benefit period starts. You must pay the inpatient hospital deductible for each benefit period. There's no limit to the number of benefit periods you can have.

#### Outpatient individual and group therapy services:<sup>1</sup>

Doctors and facilities in our plan: **20%** coinsurance

Doctors and facilities not in our plan: **20%** coinsurance

# Wellpoint Kidney Care (HMO-POS C-SNP)

## Skilled Nursing Facility (SNF)<sup>1</sup>

Doctors and facilities in our plan: Medicare-defined cost share

Doctors and facilities not in our plan: Not Covered

In 2025, the Medicare-defined cost share amounts for each benefit period are:

- ☐ **\$0.00** copay per day for days 1 through 20.
- ☐ **\$209.50** copay per day for days 21 through 100.

These amounts may change for 2026. We will provide updated cost share amounts at the website found on page 2 as soon as Medicare releases them.

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: **20%** coinsurance

Doctors and facilities not in our plan: **20%** coinsurance

## Ambulance<sup>1</sup>

### Ground/Water Ambulance:

Emergency transportation services in and out of our plan: **20%** coinsurance per trip

## Wellpoint Kidney Care (HMO-POS C-SNP)

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

#### Air Ambulance:

Emergency transportation services in and out of our plan: **20%** coinsurance per trip

### Transportation

#### Plan approved health related locations

You pay a **\$0.00** copay. This plan offers coverage for 24, one-way, routine transportation services every year. Trips are limited to 60 miles.

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

Drugs obtained from doctors and facilities not in our plan: **\$35.00** copay

#### Other Part B Drugs:<sup>1</sup>

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

Drugs obtained from doctors and facilities not in our plan: **0%** - **20%** coinsurance

## Wellpoint Kidney Care (HMO-POS C-SNP)

### Medicare Part B Drugs

#### Chemotherapy drugs:<sup>1</sup>

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

Drugs obtained from doctors and facilities not in our plan: **0%** - **20%** coinsurance

You may pay less than the maximum coinsurance for certain Part B and chemotherapy rebatable drugs. The list and the cost of each rebatable drug changes every quarter.

# Additional benefits

## Wellpoint Kidney Care (HMO-POS C-SNP)

### Acupuncture

#### Medicare-covered acupuncture services:<sup>1</sup>

Providers in our plan: **20%** coinsurance

Providers not in our plan: **20%** coinsurance

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: **20%** coinsurance

Providers not in our plan: **20%** coinsurance

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).

# Wellpoint Kidney Care (HMO-POS C-SNP)

## Everyday Options Allowance

This plan offers a spending allowance of **\$55 each month** for:

- **Over-the-Counter (OTC) products:** Health and wellness items like vitamins, first aid supplies, pain-relievers, and more.

If you are eligible for Special Supplemental Benefits for the Chronically Ill (SSBCI), you can also use the allowance for:

- **Healthy Foods:**<sup>6</sup> Healthy food items that assist in meeting your nutritional needs such as dairy products, fresh fruits, vegetables, meat, seafood, and other healthy pantry staples.

Unused amounts expire at the end of each month.

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

### Medicare-covered podiatry:

Doctors in our plan: **\$0.00** copay - **20%** coinsurance

Doctors not in our plan: **20%** coinsurance

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

You pay nothing for Medicare-covered *routine* podiatry services. For all other Medicare-covered podiatry services, you pay the higher amount shown above.

### Routine foot care:

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

Doctors not in our plan: Not Covered

This plan covers: Unlimited routine foot care visits each year.

## Wellpoint Kidney Care (HMO-POS C-SNP)

### Healthy Meals - Chronic Condition

**\$0.00** copay for up to 3 meals a day for 30 days to support your chronic condition nutritional needs.

This benefit requires the diagnosis of a chronic condition.

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

Doctors and facilities not in our plan: **\$0.00** copay

### LiveHealth<sup>®</sup> 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.

## Wellpoint Kidney Care (HMO-POS C-SNP)

### Medical Equipment/Supplies

#### **Durable Medical Equipment** (wheelchairs, oxygen, etc.):<sup>1</sup>

Suppliers in our plan: **20%** coinsurance

Suppliers not in our plan: Not Covered

#### **Medical supplies and prosthetic devices** (braces, artificial limbs, etc.):<sup>1</sup>

Suppliers in our plan: **20%** coinsurance

Suppliers not in our plan: **20%** coinsurance

#### **Diabetic supplies and services:**

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

Suppliers not in our plan: **20%** coinsurance

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.



## Wellpoint Kidney Care (HMO-POS C-SNP)

### 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: **20%** coinsurance

Doctors and facilities not in our plan: **20%** coinsurance

**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: **20%** coinsurance

Doctors and facilities not in our plan: **20%** coinsurance

**Occupational therapy visit:**<sup>1</sup>

Doctors and facilities in our plan: **20%** coinsurance

Doctors and facilities not in our plan: **20%** coinsurance

### Outpatient Substance Abuse<sup>1</sup>

**Individual & Group therapy visit:**

Doctors and facilities in our plan: **20%** coinsurance

Doctors and facilities not in our plan: **20%** coinsurance

### Personal Emergency Response System (PERS) coverage

Includes the monitoring device and monitoring service. To start and install services, give us a call. We can help you.

# Wellpoint Kidney Care (HMO-POS C-SNP)

## Renal Dialysis

Doctors and facilities in our plan: **\$0.00** copay - **20%** coinsurance  
Doctors and facilities not in our plan: **\$0.00** copay for office visits or rounds in a dialysis facility when provided by a Nephrologist. Other In-area out-of-network dialysis is not covered.

You pay nothing for services obtained by a Nephrologist at a dialysis center. For all other dialysis treatments, you pay the cost-sharing amount shown above.

## 24/7 Nurseline

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

## Footnotes

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

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 2026 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 **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.

## Wellpoint Kidney Care (HMO-POS C-SNP)

### Stage 1: Yearly Deductible

**\$340.00** deductible per year for Part D prescription drugs.

Drugs listed on Tier 3: Preferred Brand, Tier 4: Non-Preferred Drug and Tier 5: Specialty Tier are included in the Part D deductible.

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 2026 LIS Rider for the specific amount if you receive Extra Help.

The Part D deductible does not apply to Insulin drugs.

### Stage 2: Initial Coverage

After you pay your yearly deductible (if your plan has one), you move to the Initial Coverage Stage. In this stage, you pay the amounts listed in the table on the following pages, until your total year-to-date out-of-pocket costs reach **\$2,100**.

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 2026 LIS Rider for the specific amount if you receive Extra Help.

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.

#### **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	
Cost Sharing	Wellpoint Kidney Care (HMO-POS C-SNP)
<b>Tier 1: Preferred Generic</b>	
Preferred retail one-month supply	<b>\$0.00*</b>
Standard retail one-month supply	<b>\$0.00*</b>
Mail order three-month supply	<b>\$0.00*</b>
<b>Tier 2: Generic</b>	
Preferred retail one-month supply	<b>\$2.00*</b>
Standard retail one-month supply	<b>\$7.00*</b>
Mail order three-month supply	<b>\$0.00*</b>
<b>Tier 3: Preferred Brand</b>	
Preferred retail one-month supply	<b>25%</b>
Standard retail one-month supply	<b>25%</b>
Mail order three-month supply	<b>25%</b>
<b>Tier 4: Non-Preferred Drug</b>	
Preferred retail one-month supply	<b>25%</b>
Standard retail one-month supply	<b>25%</b>
Mail order three-month supply	<b>25%</b>
<b>Tier 5: Specialty Tier</b>	
Preferred retail one-month supply	<b>29%</b>
Standard retail one-month supply	<b>29%</b>
Mail order three-month supply	<b>Not available</b>

## Stage 2: Initial Coverage

### Cost Sharing

### Wellpoint Kidney Care (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<sup>100</sup>

**\$0.00\***

\* Your deductible will not apply for these drugs.

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

## Stage 3: Catastrophic Coverage

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

# Your Kidney Care team works for you

If you have chronic kidney disease, you have unique healthcare needs. Your dedicated Kidney Care support team members are experts in kidney disease education, prevention, and management.

As your care advocate, the Kidney Care team will:

- ☐ Dedicate time to learn about your health needs and listen to your concerns.
- ☐ Monitor your labs, review your medications, and help resolve problems before they become big ones.
- ☐ Coach you, providing motivation and tips so you can feel your best.
- ☐ Help you identify, access, and use your benefits.

All of these services are provided at no additional cost to you.

As an integrated care patient, you will have quality care that helps you:

- ☐ Spend more time doing the things you enjoy and less time worrying about your health.
- ☐ Reduce your risk of being hospitalized.
- ☐ Have peace of mind knowing you're not alone in taking care of your health.

This plan includes these benefits:

- ☐ **\$0** nephrologist copays
- ☐ Transportation
- ☐ Dental
- ☐ Vision
- ☐ Over-the-counter (OTC)
- ☐ Healthy Foods
- ☐ Routine podiatry

Please refer to the benefits table section for more details.





Out-of-network/non-contracted providers are under no obligation to treat Wellpoint Kidney Care (HMO-POS C-SNP) members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. 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.

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.

Other physicians not affiliated with DaVita Integrated Kidney Care are available in our network.

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



## Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

**Spanish** – ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia en otros idiomas. También puede obtener ayudas y servicios auxiliares adecuados gratuitos para proporcionar información en formatos accesibles. Llame al número de teléfono indicado anteriormente o hable con su proveedor. El horario de atención es de 8 a.m. a 8 p.m. hora local, los siete días de la semana (excepto el Día de Acción de Gracias y Navidad) desde el 1.o de octubre hasta el 31 de marzo, y de lunes a viernes (excepto los días feriados) desde el 1.o de abril hasta el 30 de septiembre.

**Arabic** تنبيه: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية المجانية متاحة لك. كما تتوفر مساعدات وخدمات مساعدة - مناسبة لتوفير المعلومات بأشكال يسهل الوصول إليها مجانًا. اتصل برقم الهاتف المذكور أعلاه أو تحدث إلى مقدم الخدمة الخاص بك. 1 مساءً على مدار الأسبوع) ما عدا أيام عيد الشكر وعيد الميلاد (بداية من 8 صباحًا حتى الساعة 8 ساعات العمل من الساعة سبتمبر. 30 أبريل حتى 1 مارس، ومن الاثنين حتى الجمعة) ما عدا أيام العطلات (من 31 أكتوبر حتى

**Chinese Simplified** – 注意：如果您说简体中文，我们可以为您提供免费的语言协助服务。我们还免费提供适当的辅助工具和服务，以可访问的格式提供信息。请拨打上面列出的电话号码或与您的提供者交谈。营业时间：10月1日至3月31日，每周七天（感恩节和圣诞节除外），4月1日至9月30日，周一至周五（节假日除外），当地时间上午8时至晚上8时。

**Chinese Traditional** – 注意：如果您說繁體中文，我們可以為您提供免費的語言協助服務。我們還免費提供適當的輔助工具和服务，以無障礙格式提供資訊。請撥打上面列出的電話號碼或與您的提供者交談。營業時間：10月1日至3月31日，每週七天（感恩節和耶誕節除外），4月1日至9月30日，週一至週五（節假日除外），當地時間上午8時至晚上8時。

**French** – ATTENTION : Si vous parlez français, des services gratuits d'assistance linguistique sont disponibles. Des aides et services auxiliaires appropriés permettant de fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le numéro de téléphone mentionné ci-dessus ou appelez votre prestataire. Les heures d'ouverture sont de 8 a.m. à 8 p.m., heure locale, sept jours sur sept (sauf Thanksgiving et Noël) du 1er octobre au 31 mars, et du lundi au vendredi (sauf jours fériés) du 1er avril au 30 septembre.

**Gujarati** – ધ્યાન આપો: જો તમે ગુજરાતી બોલો છો, તો તમારા માટે વિના મૂલ્યે ભાષા સહાય સેવાઓ ઉપલબ્ધ છે. સુલભ ફોર્મેટમાં માહિતી પરદાન કરવા માટે યોગ્ય સહાયક સહાય અને સેવાઓ પણ વિના મૂલ્યે ઉપલબ્ધ છે. ઉપર દર્શાવેલ ફોન નંબર પર કોલ કરો અથવા તમારા પરદાતા સાથે વાત કરો. કામકાજના ક્લાકો સ્થાનિક સમય મુજબ સવારે 8 વાગ્યાથી સાંજના 8 વાગ્યા સુધી, ઓક્ટોબર 1 થી માર્ચ 31 સુધી અઠવાડિયાના સાતેય દિવસ (થેક્સડેયિંગ અને કિર્સમસ સિવાય) અને સોમવારથી શુક્રવાર (રજાઓ સિવાય) એપ્રિલ 1 થી સપ્ટેમ્બર 30 સુધી છે.

**Haitian Creole** – ATANSYON: Si w pale kreyòl ayisyen, sèvis asistans linguistik gratis disponib pou ou. Èd ak sèvis oksilyè apwopriye pou bay enfòmasyon nan fòm ki aksesib disponib tou san w p ap peye. Rele nimewo telefòn yo bay anwo a oswa pale ak founisè w la. Orè fonksyònman yo se 8 a.m. rive 8 p.m., sèt jou sou sèt (eksepte Jou Thanksgiving ak Nwèl) soti 1ye Oktòb rive 31 Mas, ak Lendi pou rive Vandredi (eksepte jou ferye) soti 1ye Avril rive 30 Septanm.

**Hindi** – ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निशुल्क भाषा सहायता सेवाएं उपलब्ध हैं। पहुँच योग्य परारूपों में जानकारी परदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निशुल्क उपलब्ध हैं। ऊपर दिए गए फोन नंबर पर कॉल करें या अपने परदाता से बात करें। कामकाज के घंटे, 1 अक्टूबर से 31 मार्च तक सप्ताह के सातों दिन (थैंक्सगिविंग और किर्समस को छोड़कर), और 1 अप्रैल से 30 सितंबर तक सोमवार से शुक्रवार (छुट्टियों को छोड़कर), स्थानीय समय अनुसार सुबह 8 बजे से रात 8 बजे तक है।

**Italian** – ATTENZIONE: sono disponibili servizi di assistenza linguistica gratuita in italiano. Sono inoltre disponibili gratuitamente adeguati supporti e servizi per ottenere informazioni in formato accessibile. Chiamare il numero di telefono riportato sopra o rivolgersi al proprio fornitore. Il servizio è attivo dalle 8.00 alle 20.00 ora locale, sette giorni su sette (eccetto il Giorno del Ringraziamento e Natale) dal 1° ottobre al 31 marzo, e dal lunedì al venerdì (eccetto i giorni festivi) dal 1° aprile al 30 settembre.

**Korean** – 주의: 한국어를 구사하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 대체 형식으로 정보를 제공하기 위한 적절한 보조 장치 및 서비스도 무료로 제공됩니다. 위의 전화 번호로 전화하시거나 담당 의료 제공자에게 문의해 주십시오. 운영 시간은 현지 시간 오전 8시부터 오후 8시까지이며 10월 1일부터 3월 31일까지는 주 7일(추수 감사절과 성탄절은 제외) 내내, 4월 1일부터 9월 30일까지는 월요일부터 금요일까지(휴일은 제외)입니다.

**Polish** – UWAGA: Jeśli mówisz po polsku, możesz skorzystać z bezpłatnych usług pomocy językowej. Dostępne są również nieodpłatnie odpowiednie pomoce i usługi zapewniające informacje w dostępnych formatach. Zadzwoń pod numer telefonu podany powyżej lub porozmawiaj ze swoim dostawcą. Czynne od 8:00 rano do 8:00 wieczorem czasu lokalnego, czasu lokalnego, siedem dni w tygodniu (oprócz Święta Dziękczynienia i Bożego Narodzenia) od 1 października do 31 marca oraz od poniedziałku do piątku (oprócz świąt) od 1 kwietnia do 30 września.

**Portuguese** – ATENÇÃO: Se fala português, tem à sua disposição serviços de assistência linguística gratuitos. Estão também disponíveis, a título gratuito, ajudas e serviços auxiliares adequados para fornecer informações em formatos acessíveis. Ligue para o número de telefone acima indicado ou fale com o seu fornecedor. Horário de expediente: das 8h às 20h, (hora local), sete dias por semana (exceto Dia de Ação de Graças e Natal) de 1 de outubro até 31 de março, e de segunda a sexta-feira (exceto feriados) de 1 de abril até 30 de setembro.

**Russian** – ВНИМАНИЕ: Если вы говорите на русском языке, вам могут предоставить бесплатные услуги переводчика. Также бесплатно предоставляются вспомогательные средства и услуги, позволяющие получать информацию в доступных форматах. Позвоните по вышеуказанному номеру телефона или обсудите этот вопрос с вашим поставщиком услуг. Часы работы: с 08:00 до 20:00 в любой день недели (кроме Дня благодарения и Рождества) с 1 октября по 31 марта и с понедельника по пятницу (кроме праздничных дней) с 1 апреля по 30 сентября.

**Tagalog** – PAUNAWA: Kung nagsasalita ka Tagalog, mayroong available na mga libreng serbisyo sa tulong sa wika para sa iyo. Ang naaangkop na mga karagdagang tulong at serbisyo para magbigay ng impormasyon sa mga naa-access na format ay available rin nang walang bayad. Tawagan ang numero ng telepono na nakalista sa itaas o makipag-usap sa iyong provider. Ang mga oras ng opisina ay 8 a.m. hanggang 8 p.m., lokal na oras, pitong araw sa isang linggo (maliban sa Thanksgiving at Pasko) mula Oktubre 1 hanggang Marso 31, at Lunes hanggang Biyernes (maliban sa mga holiday) mula Abril 1 hanggang Setyembre 30.

**Telugu** – గమనిక: మేరూ తెలుగులో మాట్లాడదలచుకుంటే కనుక, మేకు ఉచిత భష సహాయ సేవలు అందుబాటులో ఉన్నాయి. అందుబాటులో ఉన్న ఫర్మాట్లలో సమాచారాన్ని అందించడానికి తగిన సహాయక పరికరాలు, సేవలు కూడా ఉచితంగా లభిస్తాయి. వైన జబితలో తెలివిన ఫోన్ నంబర్కు కల్ చేయండి లేదా మే వర్జైవ్ డర్లో మాట్లాడండి. పని వేళలు అక్టోబర్ 1 నుండి మార్చి 31 వరకు వారానికి ఏడు రోజులు (థంక్స్ గివింగ్, క్రిస్మస్ మినహా) వటూ, ఏప్రిల్ 1 నుండి సెప్టెంబర్ 30 వరకు సోమవారం నుండి శుక్రవారం వరకు (సెలమలు మినహా) న్ధానిక సమయం ఉదయం 8 గంటల నుండి రత్తేరి 8 గంటల వరకు.

**Urdu** - توجہ دیں: اگر آپ اردو بولتے ہیں، تو آپ کے لیے زبان کی مفت مدد کی خدمات دستیاب ہیں۔ قابل رسائی فارمیٹس میں معلومات فراہم کرنے کے لیے مناسب معاون آلات اور خدمات بھی مفت دستیاب ہیں۔ اوپر درج فون نمبر پر کال کریں یا اپنے فراہم کنندہ سے بات کریں۔ کام کے اوقات مقامی وقت کے مطابق صبح 8 بجے تا شام 8 بجے، ہفتے کے سات دن (سوائے تھینکس گیونگ اور کرسمس کے) 1 اکتوبر سے 31 مارچ تک، اور پیر تا جمعہ (چھٹیوں کے علاوہ) 1 اپریل تا 30 ستمبر ہیں۔

**Vietnamese** – CHÚ Ý: Nếu quý vị nói tiếng Việt, các dịch vụ hỗ trợ ngôn ngữ miễn phí luôn sẵn sàng phục vụ quý vị. Các dịch vụ và hỗ trợ phụ trợ thích hợp cung cấp thông tin ở các định dạng có thể truy cập cũng được cung cấp miễn phí. Gọi số điện thoại nêu trên hoặc nói chuyện với nhà cung cấp của quý vị. Giờ làm việc từ 8 giờ sáng đến 8 giờ tối, giờ địa phương, bảy ngày một tuần (Trừ Lễ Tạ ơn và Giáng sinh) từ ngày 1 Tháng Mười đến 31 Tháng Ba, và Thứ Hai đến Thứ Sáu (trừ các ngày lễ), từ ngày 1 Tháng Tư đến 30 Tháng Chín.

## IMPORTANT INFORMATION: 2025 Medicare Star Ratings

Official U.S.  
Government  
Medicare  
Information



Wellpoint - H3240

**For 2025, Wellpoint - H3240 received the following Star Ratings from Medicare:**

**Overall Star Rating:** ★★★★★☆

**Health Services Rating:** ★★★★★☆

**Drug Services Rating:** ★★★★★☆

**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.**

★★★★★ EXCELLENT

★★★★☆ ABOVE AVERAGE

★★★☆☆ AVERAGE

★★☆☆☆ BELOW AVERAGE

★☆☆☆☆ POOR

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](https://www.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 1-877-470-4131 (toll-free) or 711 (TTY).

Current members please call 1-844-887-6350 (toll-free) or 711 (TTY).

Wellpoint New Jersey, Inc. is an HMO-POS C-SNP plan with a Medicare contract. Enrollment in Wellpoint New Jersey, 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 **1-844-604-7101** 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.

### 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 <https://shop.wellpoint.com/medicare> or call **1-844-604-7101** 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.

### Understanding 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, 2027.
- ☐ 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.