



FROM



# Summary of Benefits

## 2021

Allwell Dual Medicare (HMO D-SNP) H8189: 001

Adams, Brown, Calumet, Clark, Columbia, Dane, Dodge, Fond du Lac, Green Lake, Jefferson, Kenosha, Kewaunee, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Portage, Racine, Shawano, Sheboygan, Taylor, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago, and Wood counties, WI

This booklet provides you with a summary of what we cover and the cost-sharing responsibilities. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please call us at the number listed on the last page, and ask for the "Evidence of Coverage" (EOC), or you may access the EOC on our website at [allwell.mhswi.com](http://allwell.mhswi.com).

You are eligible to enroll in Allwell Dual Medicare (HMO D-SNP) if:

- You are entitled to Medicare Part A and enrolled in Medicare Part B. Members must continue to pay their Medicare Part B premium if not otherwise paid for under Medicaid or by another third party.
- You must be a United States citizen, or are lawfully present in the United States and permanently reside in the service area of the plan (in other words, your permanent residence is within the Allwell Dual Medicare (HMO D-SNP) service area counties). Our service area includes the following counties in Wisconsin: Adams, Brown, Calumet, Clark, Columbia, Dane, Dodge, Fond du Lac, Green Lake, Jefferson, Kenosha, Kewaunee, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Portage, Racine, Shawano, Sheboygan, Taylor, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago, and Wood.
- For Allwell Dual Medicare (HMO D-SNP), you must also be enrolled in the Wisconsin Medicaid plan. Premiums, copays, coinsurance, and deductibles may vary based on your Medicaid eligibility category and/or the level of Extra Help you receive. Your Part B premium is paid by the State of Wisconsin for full-dual enrollees. Please contact the plan for further details.

The Allwell Dual Medicare (HMO D-SNP) plan gives you access to our network of highly skilled medical providers in your area. You can look forward to choosing a primary care provider (PCP) to work with you and coordinate your care. You can ask for a current provider and pharmacy directory or, for an up-to-date list of network providers, visit [allwell.mhswi.com](http://allwell.mhswi.com). (Please note that, except for emergency care, urgently needed care when you are out of the network, out-of-area dialysis services, and cases in which our plan authorizes use of out-of-network providers, if you obtain medical care from out-of-plan providers, neither Medicare nor Allwell Dual Medicare (HMO D-SNP) will be responsible for the costs.)

This Allwell Dual Medicare (HMO D-SNP) plan also includes Part D coverage, which provides you with the ease of having both your medical and prescription drug needs coordinated through a single convenient source.

# Summary of Benefits

JANUARY 1, 2021 – DECEMBER 31, 2021

<b>Benefits</b>	<b>Allwell Dual Medicare (HMO D-SNP) H8189: 001 Premiums / Copays / Coinsurance</b>
<p>Premiums, copays, coinsurance, and deductibles may vary based on your Medicaid eligibility category and/or the level of Extra Help you receive</p>	
<b>Monthly Plan Premium</b>	<p>\$0</p> <p>You must continue to pay your Medicare Part B premium, if not otherwise paid for by Medicaid or another third party.</p>
<b>Deductibles</b>	<ul style="list-style-type: none"> <li>• \$0 deductible for covered medical services</li> <li>• \$225 deductible for Part D prescription drugs (applies to drugs on Tiers 2, 3, 4, and 5)</li> </ul>
<b>Maximum Out-of-Pocket Responsibility</b> (does not include prescription drugs)	<p>\$6,700 annually</p> <p>This is the most you will pay in copays and coinsurance for covered medical services for the year.</p>
<b>Inpatient Hospital Coverage*</b>	<p>\$0 copay per stay</p>
<b>Outpatient Hospital Coverage*</b>	<ul style="list-style-type: none"> <li>• Outpatient Hospital: \$0 copay per visit</li> <li>• Observation Services: \$0 copay per visit</li> </ul>
<b>Doctor Visits (Primary Care Providers and Specialists)</b>	<ul style="list-style-type: none"> <li>• Primary Care: \$0 copay per visit</li> <li>• Specialist: \$0 copay per visit</li> </ul>
<b>Preventive Care</b> (e.g. flu vaccine, diabetic screening)	<p>\$0 copay for most Medicare-covered preventive services</p> <p>Other preventive services are available.</p>
<b>Emergency Care</b>	<p>\$0 copay per visit</p>
<b>Urgently Needed Services</b>	<p>\$0 copay per visit</p>
<b>Diagnostic Services/ Labs/Imaging*</b> (including diagnostic tests and procedures, labs, diagnostic radiology, and X-rays)	<p>COVID-19 testing and specified testing-related services at any location are \$0.</p> <ul style="list-style-type: none"> <li>• Lab services: \$0 copay</li> <li>• Diagnostic tests and procedures: \$0 copay</li> <li>• Outpatient X-ray services: \$0 copay</li> <li>• Diagnostic Radiology services (such as, MRI, MRA, CT, PET): \$0 copay</li> </ul>

Services with an \* (asterisk) may require prior authorization from your doctor.

<b>Benefits</b>	<b>Allwell Dual Medicare (HMO D-SNP) H8189: 001 Premiums / Copays / Coinsurance</b>
<b>Hearing Services</b>	<ul style="list-style-type: none"> <li>• Hearing exam (Medicare-covered): \$0 copay</li> <li>• Routine hearing exam: \$0 copay (1 every calendar year)</li> <li>• Hearing aid: \$0 copay (2 hearing aids total, 1 per ear, every calendar year)</li> </ul>
<b>Dental Services</b>	<ul style="list-style-type: none"> <li>• Dental services (Medicare-covered): \$0 copay per visit</li> <li>• Preventive Dental Services: \$0 copay (including oral exams, cleanings, and X-rays).</li> <li>• Comprehensive dental services: Additional comprehensive dental benefits are available.</li> </ul> <p>There is a maximum allowance of \$3,000 every calendar year; it applies to all preventive and comprehensive dental benefits.</p>
<b>Vision Services</b>	<ul style="list-style-type: none"> <li>• Vision exam (Medicare-covered): \$0 copay per visit</li> <li>• Routine eye exam: \$0 copay per visit (up to 1 every calendar year)</li> <li>• Routine eyewear: up to \$350 allowance every calendar year</li> </ul>
<b>Mental Health Services</b>	Individual and group therapy: \$0 copay per visit
<b>Skilled Nursing Facility*</b>	Days 1-100: \$0 copay per stay, per benefit period.
<b>Physical Therapy*</b>	\$0 copay per visit
<b>Ambulance</b>	\$0 copay (per one-way trip) for ground or air ambulance services
<b>Ambulatory Surgery Center*</b>	Ambulatory Surgery Center: \$0 copay per visit
<b>Transportation</b>	<ul style="list-style-type: none"> <li>• \$0 copay for each one-way trip</li> <li>• Up to 50 one-way trips to plan-approved health-related locations every calendar year. Mileage limits may apply.</li> </ul>
<b>Medicare Part B Drugs*</b>	<ul style="list-style-type: none"> <li>• Chemotherapy drugs: \$0 copay</li> <li>• Other Part B drugs: \$0 copay</li> </ul>

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## Part D Prescription Drugs

<b>Deductible Stage</b>	<p>\$225 deductible for Part D prescription drugs (applies to drugs on Tiers 2, 3, 4 and 5).</p> <p>The Deductible Stage is the first payment stage for your drug coverage. This stage begins when you fill your first prescription in the year. When you are in this payment stage, you must pay the full cost of your Part D drugs until you reach the plan's deductible amount.</p> <p>Once you have paid the plan's deductible amount for your Part D drugs, you leave the Deductible Stage and move on to the next payment stage (Initial Coverage Stage). If you receive "Extra Help" to pay for your prescription drugs, your deductible amount will be either \$0 or \$92 depending on the level of "Extra Help" you receive.</p>	
<b>Initial Coverage Stage</b> (after you pay your Part D deductible, if applicable)	<p>After you have met your deductible (if applicable), the plan pays its share of the cost of your drugs and you pay your share of the cost. "Total drug costs" is the total of all payments made for your covered Part D drugs. It includes what the plan pays and what you pay. Once your "total drug costs" reach \$6,550 you move to the next payment stage (Catastrophic Coverage Stage).</p>	
	<b>Standard Retail Rx 30-day supply</b>	<b>Mail Order Rx 90-day supply</b>
<b>Tier 1: Preferred Generic Drugs</b>	\$0 copay	\$0 copay
<b>Tier 2: Generic Drugs</b>	\$20 copay	\$60 copay
<b>Tier 3: Preferred Brand Drugs</b>	\$47 copay	\$141 copay
<b>Tier 4: Non-Preferred Drugs</b>	50% coinsurance	50% coinsurance
<b>Tier 5: Specialty</b>	29% coinsurance	Not available
<b>Coverage Gap Stage</b>	<p>Because there is no coverage gap for the plan, this payment stage does not apply to you.</p>	
<b>Catastrophic Coverage Stage</b>	<p>During this payment stage, the plan pays most of the cost for your covered drugs. For each prescription, you pay whichever of these is greater: a payment equal to 5% coinsurance of the drug, or a copayment (\$3.70 for a generic drug or a drug that is treated like a generic, \$9.20 for all other drugs).</p>	
<b>Important Info:</b>	<p>Cost-sharing may change depending on the level of help you receive, the pharmacy you choose (such as Standard Retail, Mail Order, Long-Term Care, or Home Infusion) and when you enter any of the four stages of the Part D benefit.</p> <p>For more information about the costs for Long-Term Supply, Home Infusion, or additional pharmacy-specific cost-sharing and the stages of the benefit, please call us or access our EOC online.</p> <p>Low income subsidy (LIS) is extra help you receive from Medicare. To find out if you qualify, visit <a href="http://Medicare.gov">Medicare.gov</a> or call Member Services at 1-877-935-8024 (TTY: 711).</p>	

<b>Additional Covered Benefits</b>	
<b>Benefits</b>	<b>Allwell Dual Medicare (HMO D-SNP) H8189: 001 Premiums / Copays / Coinsurance</b>
<b>Additional Telehealth Services</b>	The cost share of Medicare-covered additional telehealth services with primary care physicians, specialists, individual/group sessions with mental health and psychiatric providers and other health care practitioners within these practices will be equal to the cost share of these individual services' office visits.
<b>Opioid Treatment Program Services</b>	<ul style="list-style-type: none"> <li>• Individual setting: \$0 copay per visit</li> <li>• Group setting: \$0 copay per visit</li> </ul>
<b>Over-the-Counter (OTC) Items</b>	<p>\$0 copay (\$120 allowance per month) for items available via mail</p> <p>There is a limit of 3 per item, per order, with the exception of certain products which have additional limits. You are allowed to order once per month and any unused money does not carry over to the next month.</p> <p>Please visit the plan's website to see the list of covered over-the-counter items.</p>
<b>Meals</b>	<p>\$0 copay</p> <p>Plan covers home-delivered meals (up to 2 meals per day for 14 days) following discharge from an inpatient facility or skilled nursing facility. Services are contingent on medical necessity and Case Management review and prior authorization to the vendor.</p>
<b>Chiropractic Care</b>	Chiropractic services (Medicare-covered): \$0 copay per visit
<b>Acupuncture</b>	<ul style="list-style-type: none"> <li>• Acupuncture services for chronic low back pain (Medicare-covered): \$0 copay per visit in a chiropractic setting</li> <li>• Acupuncture services for chronic low back pain (Medicare-covered): \$0 copay per visit in a Primary Care Provider's office</li> <li>• Acupuncture services for chronic low back pain (Medicare-covered): \$0 copay per visit in a Specialist's office</li> </ul>
<b>Medical Equipment/Supplies*</b>	<ul style="list-style-type: none"> <li>• Durable Medical Equipment (e.g., wheelchairs, oxygen): \$0 copay</li> <li>• Prosthetics (e.g., braces, artificial limbs): \$0 copay</li> <li>• Diabetic supplies: \$0 copay</li> </ul>
<b>Foot Care (Podiatry Services)</b>	Foot exams and treatment (Medicare-covered): \$0 copay per visit

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<b>Additional Covered Benefits</b>	
<b>Benefits</b>	<b>Allwell Dual Medicare (HMO D-SNP) H8189: 001 Premiums / Copays / Coinsurance</b>
<b>Virtual Visit</b>	Teladoc™ plan offers 24 hours a day/7days a week/365 days a year virtual visit access to board certified doctors to help address a wide variety of health concerns/questions.
<b>Routine Annual Exam</b>	\$0 copay
<b>Wellness Programs</b>	<ul style="list-style-type: none"> <li>• Fitness program: \$0 copay</li> <li>• 24-hour Nurse Connect: \$0 copay</li> <li>• Supplemental smoking and tobacco use cessation (counseling to stop smoking or tobacco use): \$0 copay</li> </ul> <p>For a detailed list of wellness program benefits offered, please refer to the EOC.</p>
<b>Special Supplemental Benefits for the Chronically Ill*</b>	<p>The following services are available for members with chronic conditions</p> <ul style="list-style-type: none"> <li>• Coverage for one Personal Emergency Medical Response Device per lifetime. \$0 copay</li> <li>• Companion Care (monthly calls with an Outreach representative): \$0 copay</li> <li>• Additional 20 one-way trips are covered to approved non-medical locations for members with chronic conditions per calendar year. Such locations would include banking, grocery shopping, fitness, community centers and other social events. Mileage limits may apply.</li> </ul> <p>For a detailed list of benefits offered, please refer to the EOC.</p>
<b>Additional Services that are covered for the Chronically Ill*</b>	<p>The following service is available for members with chronic conditions</p> <p>Medication Management System (a medication dispenser and monthly monitoring of the dispenser): \$0 copay</p> <p>For a detailed list of benefits offered, please refer to the EOC.</p>

Services with an \* (asterisk) may require prior authorization from your doctor.

## Comprehensive Written Statement for Prospective Enrollees

The benefits described in the Premium and Benefit section of the Summary of Benefits are covered by our Medicare Advantage plan. For each benefit listed, you can see what our plan covers. What you pay for covered services may depend on your level of Medicaid eligibility. Coverage of the benefits described in this Summary of Benefits depends upon your level of Medicaid eligibility. No matter what your level of Medicaid eligibility is, Allwell Dual Medicare (HMO D-SNP) will cover the benefits described in the Premium and Benefit section of the Summary of Benefits. If you have questions about your Medicaid eligibility and what benefits you are entitled to, call Wisconsin ForwardHealth at 1-800-362-3002 (TTY: 1-800-947-3529).

Our source of information for Medicaid benefits is <https://www.dhs.wisconsin.gov/forwardhealth>. All Medicaid covered services are subject to change at any time. For the most current Wisconsin Medicaid coverage information, please visit <https://www.dhs.wisconsin.gov/forwardhealth> or call Member Services for assistance. A detailed explanation of Wisconsin Medicaid benefits can be found online at <https://www.dhs.wisconsin.gov/forwardhealth>.

### BadgerCare Plus and Wisconsin Medicaid Covered Benefits

Medicaid covered benefits may be provided by the D-SNP, a different HMO that has a contract with Wisconsin Medicaid or through fee-for-service. The covered services information is provided as general information. These services could change. Please refer to the HMO Contract and to the service-specific publications and the Forward Health Online Handbook (<https://www.forwardhealth.wi.gov/WIPortal/Subsystem/Provider/Providerlogin.aspx>) for detailed information on covered and non-covered services. Any changes to covered services will be communicated to D-SNP plans in provider updates.

- Case management services
- Chiropractic services
- Dental services
- Family planning services and supplies
- Health Check (Early and Periodic Screening, Diagnosis and Treatment) for people under 21
- Some home and community-based services
- Home health services or nursing services if a home health agency is unavailable
- Hospice care
- Inpatient hospital services other than services in an institution for mental disease.
- Inpatient hospital, skilled nursing facility, and immediate care facility services for patients in institutions for mental disease who are:
  - Under 21 years of age
  - Under 21 years of age and was getting services when you turned 21 years of age
  - 65 years of age or older
- Intermediate care facility services, other than services at an institution for mental disease
- Laboratory and X-ray services
- Medical supplies and equipment
- Mental health and medical day treatment



## BadgerCare Plus and Wisconsin Medicaid Covered Benefits

- Mental health and psychosocial rehabilitative services, including case management services, provided by staff of a certified community support program
- Nurse midwife services
- Nursing services, including services performed by a nurse practitioner
- Optometric/optical services, including eye glasses
- Outpatient hospital services
- Personal care services
- Physical and occupational therapy
- Physician services
- Podiatry services
- Prenatal care coordination for women with high-risk pregnancies
- Prescription drugs and over-the-counter drugs
- Respiratory care services for ventilator-dependent individuals
- Rural health clinic services
- Skilled nursing home services other than In an Institution for mental disease
- Smoking cessation treatment
- Speech, hearing, and language disorder services
- Substance abuse (alcohol and other drug abuse) services
- Transportation to obtain medical care
- Tuberculosis (TB) services

**For more information, please contact:**

Allwell Dual Medicare (HMO D-SNP)  
10700 W. Research Drive Suite 300  
Milwaukee, WI 53226

allwell.mhswi.com

Current members should call: 1-877-935-8024 (TTY: 711)

Prospective members should call: 1-877-826-5521 (TTY: 711)

From October 1 to March 31, you can call us 7 days a week from 8 a.m. to 8 p.m. From April 1 to September 30, you can call us Monday through Friday from 8 a.m. to 8 p.m. A messaging system is used after hours, weekends, and on federal holidays.

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](http://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.

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

This information is not a complete description of benefits. Call 1-877-935-8024 (TTY: 711) for more information.

"Coinsurance" is the percentage you pay of the total cost of certain medical and/or prescription drug services.

The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

This document is available in other formats such as Braille, large print or audio.

Allwell is contracted with Medicare for HMO D-SNP plans, and with some state Medicaid programs. Enrollment in Allwell depends on contract renewal.