

## Wellcare Dual Reserve (HMO-POS D-SNP) *offered by* Managed Health Services Insurance Corp.

### Annual Notice of Changes for 2025

You are currently enrolled as a member of Wellcare All Dual Assure (HMO D-SNP). Next year, there will be changes to the plan's costs and benefits. ***Please see page 5 for a Summary of Important Costs, including Premium.***

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at [www.wellcare.com/allwellWI](http://www.wellcare.com/allwellWI). You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

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#### What to do now

##### 1. ASK: Which changes apply to you

- ☐ Check the changes to our benefits and costs to see if they affect you.
  - Review the changes to medical care costs (doctor, hospital).
  - Review the changes to our drug coverage, including coverage restrictions and cost sharing.
  - Think about how much you will spend on premiums, deductibles, and cost sharing.
  - Check the changes in the 2025 "Drug List" to make sure the drugs you currently take are still covered.
  - Compare the 2024 and 2025 plan information to see if any of these drugs are moving to a different cost-sharing tier or will be subject to different restrictions, such as prior authorization, step therapy, or a quantity limit, for 2025.
- ☐ Check to see if your primary care doctors, specialists, hospitals and other providers, including pharmacies, will be in our network next year.
- ☐ Check if you qualify for help paying for prescription drugs. People with limited incomes may qualify for "Extra Help" from Medicare.
- ☐ Think about whether you are happy with our plan.

##### 2. COMPARE: Learn about other plan choices

- ☐ Check coverage and costs of plans in your area. Use the Medicare Plan Finder at the [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare) website or review the list in the back of your *Medicare & You 2025* handbook. For additional support, contact your State Health Insurance Assistance Program (SHIP) to speak with a trained counselor.
- ☐ Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

**3. CHOOSE:** Decide whether you want to change your plan

- If you don't join another plan by December 7, 2024, you will stay in Wellcare Dual Reserve (HMO-POS D-SNP).
- To **change to a different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2025**. This will end your enrollment with Wellcare All Dual Assure (HMO D-SNP).
- Look in Section 3, page 18 to learn more about your choices.
- If you recently moved into or currently live in an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

**Additional Resources**

- This document is available for free in Spanish, Chinese, Korean, Vietnamese, Arabic, Russian, Lao, Albanian, Polish, Hindi, Burmese, Croation, and Somali.
- Please contact our Member Services number at 1-844-796-6811 for additional information. (TTY users should call 711.) Hours are: Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. Please note during after hours, weekends and federal holidays from April 1 to September 30, our automated phone system may answer your call. Please leave your name and telephone number, and we will call you back within one (1) business day. This call is free.
- We must provide information in a way that works for you (in languages other than English, in braille, in audio, in large print, or other alternate formats, etc.). Please call Member Services if you need plan information in another format.
- **Coverage under this plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at [www.irs.gov/Affordable-Care-Act/Individuals-and-Families](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

### **About Wellcare Dual Reserve (HMO-POS D-SNP)**

- 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. The plan also has a written agreement with the Wisconsin Medicaid program to coordinate your Medicaid benefits.
  - When this document says “we,” “us,” or “our,” it means Managed Health Services Insurance Corp. When it says “plan” or “our plan,” it means Wellcare Dual Reserve (HMO-POS D-SNP).
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***Annual Notice of Changes for 2025***  
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Summary of Important Costs for 2025

The table below compares the 2024 costs and 2025 costs for Wellcare Dual Reserve (HMO-POS D-SNP) in several important areas. **Please note this is only a summary of costs.**

Cost	2024 (this year)	2025 (next year)
<b>Monthly plan premium*</b>  * Your premium may be higher or lower than this amount. See Section 2.1 for details. If you qualify for “Extra Help”, your plan premium is paid on your behalf. If you no longer qualify for “Extra Help”, you may be charged a premium.	\$16.40	\$43.50
<b>Doctor office visits</b>	Primary care visits: \$0 copay per visit  Specialist visits: \$20 copay per visit	Primary care visits: \$0 copay per visit  Specialist visits: \$20 copay per visit
<b>Inpatient hospital stays</b>	For covered admissions, per admission:  \$275 copay per day, for days 1 to 7 and a \$0 copay per day, for days 8 to 90 for each covered hospital stay	For covered admissions, per admission:  \$275 copay per day, for days 1 to 7 and a \$0 copay per day, for days 8 to 90 for each covered hospital stay

Cost	2024 (this year)	2025 (next year)
<b>Part D prescription drug coverage</b> (See Section 2.5 for details.)	Deductible: \$0  Copayment during the Initial Coverage Stage:  You pay a \$0 copay for all covered Part D drugs.  Catastrophic Coverage: During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.	Deductible: \$0  Copayment during the Initial Coverage Stage:  You pay a \$0 copay for all covered Part D drugs.  Catastrophic Coverage: During this payment stage, you pay nothing for your covered Part D drugs.
<b>Maximum out-of-pocket amounts</b> This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 2.2 for details.)	From network providers: \$4,500	From network providers: \$4,500

SECTION 1 We Are Changing the Plan’s Name

On January 1, 2025, our plan name will change from Wellcare All Dual Assure (HMO D-SNP) to Wellcare Dual Reserve (HMO-POS D-SNP).

You will receive a new ID Card in the mail that displays the new plan name on or before December 31, 2024. Going forward, all other communications regarding your 2025 plan and benefits will also reflect the new name.

SECTION 2 Changes to Benefits and Costs for Next Year

Section 2.1 – Changes to the Monthly Premium

Cost	2024 (this year)	2025 (next year)
<b>Monthly premium</b> (You must also continue to pay your Medicare Part B premium unless it is paid for you by Wisconsin Department of Health Services.)  If you qualify for “Extra Help”, your plan premium is paid on your behalf. If you no longer qualify for “Extra Help”, you may be charged a premium.	\$16.40	\$43.50

Section 2.2 – Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay out-of-pocket for the year. This limit is called the maximum out-of-pocket amount. Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Cost	2024 (this year)	2025 (next year)
<b>Maximum out-of-pocket amount</b>	\$4,500	\$4,500
<b>Because our members also get assistance from Medicaid, very few members ever reach this out-of-pocket maximum.</b>		Once you have paid \$4,500 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.
Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.		

**Section 2.3 – Changes to the Provider and Pharmacy Networks**

Amounts you pay for your prescription drugs may depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our network pharmacies.

Updated directories are located on our website at [www.2025wellcaredirectories.com](http://www.2025wellcaredirectories.com). You may also call Member Services for updated provider and/or pharmacy information or to ask us to mail you a directory, which we will mail within three business days.

There are changes to our network of providers for next year. **Please review the 2025 *Provider & Pharmacy Directory* [www.2025wellcaredirectories.com](http://www.2025wellcaredirectories.com) to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2025 *Provider & Pharmacy Directory* [www.2025wellcaredirectories.com](http://www.2025wellcaredirectories.com) to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers), and pharmacies that are part of your plan during the year. If a mid-year change in our providers affects you, please contact Member Services so we may assist.

**Section 2.4 – Changes to Benefits and Costs for Medical Services**

Please note that the *Annual Notice of Changes* tells you about changes to your Medicare benefits and costs.

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.



Cost	2024 (this year)	2025 (next year)
<b>Out-of-Network Point-of-Service (POS) Coverage: Routine dental benefits</b>	There is no out-of-network POS benefit.	Out-of-network routine (non-Medicare-covered) dental services <u>only</u> are covered through your POS benefit. The routine dental benefit limits, if any, are combined between in-network and out-of-network providers. Your out-of-pocket costs may be higher when you use out-of-network dentist. Out-of-network dental providers are not contracted to accept plan payment as payment in full. If they charge you more than what the Plan pays, you are responsible for the difference, even for services that have \$0 copay.
<b>Prior Authorizations</b>	<p>The following in-network benefits have a change in prior authorization requirements.</p> <ul style="list-style-type: none"> <li>Comprehensive dental services do(es) <u>not</u> require prior authorization.</li> <li>Diagnostic and Preventive Dental Services do(es) <u>not</u> require prior authorization.</li> </ul> <p>If your benefit does or does not require a prior authorization, it may still require a referral from the plan.</p>	
<b>Routine dental services - Comprehensive dental services - Diagnostic and Preventive Dental Services</b>	Diagnostic dental services are covered under comprehensive dental services.	Diagnostic dental services are covered under diagnostic and preventive dental services.
<b>Routine dental services - Comprehensive dental services</b>	Your plan has no maximum allowance for in-network covered comprehensive dental services.	Up to a \$5,000 allowance for all in-network and out-of-network covered comprehensive dental services every year.

Cost	2024 (this year)	2025 (next year)
<b>Out-of-Network Point-of-Service (POS) Coverage: Routine comprehensive dental benefits</b>	There is no out-of-network POS benefit.	<b>Out-of-Network</b> You pay 25% of the total cost for covered comprehensive dental services received from an out-of-network provider.
<b>Routine dental services - Diagnostic and Preventive Dental Services - Other Diagnostic Services</b>	Limited to 1 other diagnostic service(s) every year.	Limited to 1 other diagnostic service(s) every date of service to 36 months depending on type of service.
<b>Routine dental services - Comprehensive dental services - Oral and Maxillofacial Surgery</b>	Limited to every 12 to 60 months or per lifetime or once per tooth per lifetime depending on the type of covered service.	Limited to 1 oral and maxillofacial surgeries every date of service to per lifetime depending on type of service.
<b>Routine dental services - Comprehensive dental services - Prosthodontics - fixed</b>	Limited to 1 prosthodontic fixed service(s) every 12 to 60 months depending on type of service.	Limited to 1 prosthodontic fixed service(s) every date of service to 84 months per tooth depending on type of service.
<b>Routine dental services - Comprehensive dental services - Restorative Services</b>	Limited to 1 restorative service(s) every 12 to 60 months per tooth depending on type of service.	Limited to 1 restorative service(s) every 12 to 84 months per tooth depending on type of service.
<b>Out-of-Network Point-of-Service (POS) Coverage: Routine diagnostic and preventive dental benefits</b>	There is no out-of-network POS benefit.	<b>Out-of-Network</b> You pay 25% of the total cost for covered preventive dental services received from an out-of-network provider.
<b>Routine dental services - Diagnostic and Preventive Dental Services - Dental X-Rays</b>	Limited to 1 set(s) every 12 to 36 months depending on type of service.	Limited to 1 set(s) Every date of service to 36 months depending on type of service.
<b>Routine dental services - Comprehensive dental services - Implant Services</b>	<b>In-Network</b> You pay a \$0 copay.	<b>In-Network</b> Routine dental services - Comprehensive dental services - Implant Services are <u>not</u> covered.

Cost	2024 (this year)	2025 (next year)
<b>Routine dental services - Comprehensive dental services - Implant Services</b>	Implants are limited to 2 per calendar year and once per same tooth per 5 year period. Implant crowns once every 60 months.	Routine dental services - Comprehensive dental services - Implant Services are <u>not</u> covered.
<b>Routine dental services - Comprehensive dental services - Prosthodontics - removable</b>	Limited to 1 prosthodontic, removable service(s) every 12 to 60 months depending on type of service.	Limited to 1 prosthodontic, removable service(s) every date of service to 60 months depending on type of service.
<b>Routine dental services - Diagnostic and Preventive Dental Services - Other Preventive Dental services</b>	Limited to 1 other preventive dental service(s) every 6 to 60 months depending on type of service.	Limited to 1 other preventive dental services(s) every date of service to 36 months depending on type of service.
<b>Emergency services</b>	You pay a \$120 copay for each Medicare-covered service.  Copayment is waived if you are admitted to a hospital within 24 hours.	You pay a \$125 copay for each Medicare-covered service.  Copayment is waived if you are admitted to a hospital within 24 hours.
<b>Emergency care - Worldwide Emergency Coverage</b>	You pay a \$120 copay for each covered service.  Copayment is <u>not</u> waived if you are admitted to the hospital.	You pay a \$125 copay for each covered service.  Copayment is <u>not</u> waived if you are admitted to the hospital.

Cost	2024 (this year)	2025 (next year)
<b>Fitness Benefit</b>	<p>You pay a \$0 copay for the fitness benefit.</p> <p>The fitness benefit includes a fitness center membership at a participating fitness center or a home fitness kit including a wearable fitness tracker. You can receive up to 1 kit per benefit year. Members also have access to a digital fitness program, the 1:1 Healthy Aging Coaching program and the Well-Being Club.</p>	<p>You pay a \$0 copay for the fitness benefit.</p> <p>The fitness benefit includes a fitness center membership at a participating fitness center or a home fitness kit including a wearable fitness tracker. You can receive up to 1 kit per benefit year. Members also have access to digital fitness programs, the 1:1 Well-Being Coaching program and the Well-Being Club.</p>
<b>Nutritional/dietary counseling benefit</b>	You pay a \$0 copay for each individual nutritional/dietary counseling visit.	Nutritional/dietary counseling visits are <u>not</u> covered.
<b>Outpatient diagnostic tests and therapeutic services and supplies - Outpatient x-ray services</b>	You pay a \$0 copay for each Medicare-covered service.	You pay a \$25 copay for each Medicare-covered service.
<b>Outpatient mental health care - Non-psychiatric services - Group sessions</b>	<p>You pay a \$40 copay for each Medicare-covered Group Session.</p> <p>Telehealth for this service is <u>not</u> covered.</p>	<p>You pay a \$40 copay for each Medicare-covered Group Session.</p> <p>Telehealth for this service is covered.</p>
<b>Outpatient mental health care - Psychiatric services - Group sessions</b>	<p>You pay a \$40 copay for each Medicare-covered Group Session.</p> <p>Telehealth for this service is <u>not</u> covered.</p>	<p>You pay a \$40 copay for each Medicare-covered Group Session.</p> <p>Telehealth for this service is covered.</p>

Cost	2024 (this year)	2025 (next year)
<b>Outpatient substance use disorder services - Group sessions</b>	<p>You pay a \$40 copay for each Medicare-covered Group Session.</p> <p>Telehealth for this service is <u>not</u> covered.</p>	<p>You pay a \$40 copay for each Medicare-covered Group Session.</p> <p>Telehealth for this service is covered.</p>
<b>Outpatient surgery - Outpatient hospital observation</b>	<p>You pay a \$120 copay for outpatient observation services when you enter observation status through an emergency room.</p> <p>You pay a \$250 copay for outpatient observation services when you enter observation status through an outpatient facility.</p>	<p>You pay a \$125 copay for outpatient observation services when you enter observation status through an emergency room.</p> <p>You pay a \$250 copay for outpatient observation services when you enter observation status through an outpatient facility.</p>
<b>Partial hospitalization services</b>	You pay a \$85 copay per day for each Medicare-covered service.	You pay a \$105 copay per day for each Medicare-covered service.
<b>Skilled nursing facility (SNF) care</b>	<p>For Medicare-covered admissions, per admission:</p> <p>You pay a \$0 copay per day, for days 1 to 20, a \$203 copay per day, for days 21 to 50, and a \$0 copay per day, for days 51 to 100 for Medicare-covered skilled nursing facility care. Beyond day 100: You are responsible for all costs.</p>	<p>For Medicare-covered admissions, per admission:</p> <p>You pay a \$0 copay per day, for days 1 to 20, a \$214 copay per day, for days 21 to 50, and a \$0 copay per day, for days 51 to 100 for Medicare-covered skilled nursing facility care. Beyond day 100: You are responsible for all costs.</p>
<b>Additional Smoking Cessation</b>	You pay a \$0 copay for each covered service, up to 5 visit(s) every year.	Additional smoking cessation services are <u>not</u> covered.
<b>Urgently needed services - Worldwide Urgent Care Coverage</b>	<p>You pay a \$120 copay for each covered service.</p> <p>Copayment is <u>not</u> waived if you are admitted to a hospital.</p>	<p>You pay a \$125 copay for each covered service.</p> <p>Copayment is <u>not</u> waived if you are admitted to a hospital.</p>

Cost	2024 (this year)	2025 (next year)
<p><b>Value-Based Insurance Design (VBID) Model</b></p> <p>Medicare approved Wellcare to provide these benefits as part of the Value-Based Insurance Design program. This program lets Medicare try new ways to improve Medicare Advantage plans.</p>	<p>You pay a \$0 copay. You can use your Wellcare Spendables™ allowance towards certain benefits. Home Improvement and safety items are <u>not</u> included.</p> <p>Please see your Evidence of Coverage (EOC) for more information.</p>	<p>You pay a \$0 copay. You can use your Wellcare Spendables™ allowance towards certain benefits. Home Improvement and Safety Items are included.</p> <p>Please see your Evidence of Coverage (EOC) for more information.</p>
<p><b>Wellcare Spendables™</b></p>	<p>You pay a \$0 copay. You receive a \$115 monthly allowance to be used towards certain benefits. The maximum benefit is \$1,380 every year.</p> <p>See Value-Based Insurance Design (VBID) Model section in this chart for information about the VBID program benefit changes.</p> <p><b>Dental, Vision and Hearing</b> You can use your Wellcare Spendables™ card allowance to reduce your out-of-pocket expenses for any dental, vision, and/or hearing services covered by the plan.</p>	<p>You pay a \$0 copay. You receive a \$117 monthly allowance to be used towards certain benefits.</p> <p>See Value-Based Insurance Design (VBID) Model section in this chart for information about the VBID program benefit changes.</p> <p><b>Dental, Vision and Hearing</b> Wellcare Spendables™ card allowance cannot be used to reduce your out-of-pocket expenses for any dental, vision, and/or hearing services covered by the plan.</p>

Cost	2024 (this year)	2025 (next year)
<b>Social Support Platform</b>	Social support platform is <u>not</u> a covered benefit.	<p>You pay a \$0 copay for each covered service. Unlimited social support platform services every year.</p> <p>Our plan provides an online social support platform to support your overall well-being. You have access to community, therapeutic activities, and plan-sponsored resources to help manage stress and anxiety. The 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.</p> <p>Twill platform includes:</p> <ul style="list-style-type: none"><li>• Tailored Well-Being Programs</li><li>• Peer and Expert Support</li><li>• Personalized Digital Health Tools</li></ul> <p>Please refer to your Evidence of Coverage for more details.</p>

Section 2.5 – Changes to Part D Prescription Drug Coverage

Changes to Our Drug List

Our list of covered drugs is called a Formulary or Drug List. A copy of our Drug List is provided electronically.

We made changes to our Drug List, which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs or moving them to a different cost-sharing tier.

**Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

Most of the changes in the Drug List are new for the beginning of each year. However, we might make other changes that are allowed by Medicare rules that will affect you during the plan year. We update our online Drug List at least monthly to provide the most up-to-date list of drugs. If we make a change that will affect your access to a drug you are taking, we will send you a notice about the change.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your *Evidence of Coverage* and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception, and/or working to find a new drug. You can also contact Member Services for more information.

We currently can immediately remove a brand name drug on our Drug List if we replace it with a new generic drug version with the same or fewer restrictions as the brand name drug it replaces. Also, when adding a new generic, we may also decide to keep the brand name drug on our Drug List, but immediately add new restrictions.

Starting in 2025, we can immediately replace original biological products with certain biosimilars. This means, for instance, if you are taking an original biological product that is being replaced by a biosimilar, you may not get notice of the change 30 days before we make it or get a month's supply of your original biological product at a network pharmacy. If you are taking the original biological product at the time we make the change, you will still get information on the specific change we made, but it may arrive after we make the change.

Some of these drug types may be new to you. For definitions of drug types, please see Chapter 12 of your *Evidence of Coverage*. The Food and Drug Administration (FDA) also provides consumer information on drugs. See FDA website: <https://www.fda.gov/drugs/biosimilars/multimedia-education-materials-biosimilars#For%20Patients>. You may also contact Member Services or ask your health care provider, prescriber, or pharmacist for more information.

### **Changes to Prescription Drug Benefits and Costs**

Beginning in 2025, there are three **drug payment stages**: the Yearly Deductible Stage, the Initial Coverage Stage, and the Catastrophic Coverage Stage. The Coverage Gap Stage and the Coverage Gap Discount Program will no longer exist in the Part D benefit.

The Coverage Gap Discount Program will also be replaced by the Manufacturer Discount Program. Under the Manufacturer Discount Program, drug manufacturers pay a portion of the plan's full cost for covered Part D brand name drugs and biologics during the Initial Coverage Stage and the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount Program do not count toward out-of-pocket costs.



Changes to the Deductible Stage

Stage	2024 (this year)	2025 (next year)
Stage 1: Yearly Deductible Stage	Because we have no deductible, this payment stage does not apply to you.	Because we have no deductible, this payment stage does not apply to you.

Changes to Your Cost Sharing in the Initial Coverage Stage

Stage	2024 (this year)	2025 (next year)
<p><b>Stage 2: Initial Coverage Stage</b></p> <p>During this stage, the plan pays its share of the cost of your drugs, and <b>you pay your share of the cost.</b></p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy.</p> <p>Most adult Part D vaccines are covered at no cost to you.</p> <p>Medicare approved Wellcare to provide lower copayments/co-insurance as part of the Value-Based Insurance Design program. This program lets Medicare try new ways to improve Medicare Advantage plans. For more information about VBID benefits, please contact Member Services.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>You pay a \$0 copay per prescription for all covered Part D drugs.</p> <hr/> <p>Once your total drug costs have reached \$5,030, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>You pay a \$0 copay per prescription for all covered Part D drugs.</p> <hr/> <p>Once you have paid \$2,000 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).</p>

Changes to the Catastrophic Coverage Stage

The Catastrophic Coverage Stage is the third and final stage. Beginning in 2025, drug manufacturers pay a portion of the plan's full cost for covered Part D brand name drugs and biologics during the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount Program do not count toward out-of-pocket costs.

## SECTION 3 Deciding Which Plan to Choose

### Section 3.1 – If you want to stay in Wellcare Dual Reserve (HMO-POS D-SNP)

To stay in our plan, you don't need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our Wellcare Dual Reserve (HMO-POS D-SNP).

### Section 3.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 2025 follow these steps:

#### Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,
- – *OR*– You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder ([www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare)), read the *Medicare & You 2025* handbook, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

#### Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Wellcare Dual Reserve (HMO-POS D-SNP).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Wellcare Dual Reserve (HMO-POS D-SNP).
- To **change to Original Medicare without a prescription drug plan**, you must either:
  - Send us a written request to disenroll. Contact Member Services if you need more information on how to do so.
  - – *OR*– Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

If you switch to Original Medicare and do **not** enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan unless you have opted out of automatic enrollment.

## SECTION 4 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2025.

## Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. Examples include people with Wisconsin Department of Health Services, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area.

Because you have Wisconsin Department of Health Services, you can end your membership in our plan any month of the year. You also have options to enroll in another Medicare plan any month including:

- Original Medicare with a separate Medicare prescription drug plan,
- Original Medicare without a separate Medicare prescription drug plan (If you choose this option, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment.), or
- If eligible, an integrated D-SNP that provides your Medicare and most or all of your Wisconsin Department of Health Services benefits and services in one plan.

If you enrolled in a Medicare Advantage plan for January 1, 2025, and don’t like your plan choice, you can also switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2025.

If you recently moved into or currently live in an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

## SECTION 5 Programs That Offer Free Counseling about Medicare and Wisconsin Department of Health Services

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Wisconsin, the SHIP is called Wisconsin State Health Insurance Assistance Program (Wisconsin SHIP).

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Wisconsin State Health Insurance Assistance Program (Wisconsin SHIP) counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call Wisconsin State Health Insurance Assistance Program (Wisconsin SHIP) at 1-800-242-1060 (TTY users should call 711). You can learn more about Wisconsin State Health Insurance Assistance Program (Wisconsin SHIP) by visiting their website (<https://www.dhs.wisconsin.gov/benefit-specialists/medicare-counseling.htm>).

For questions about your Wisconsin Department of Health Services benefits, contact Wisconsin Department of Health Services at 1-608-266-1865 (TTY 711) 8 a.m. - 4:30 p.m. CT, Monday - Friday. Ask

how joining another plan or returning to Original Medicare affects how you get your Wisconsin Department of Health Services coverage.

## **SECTION 6      Programs That Help Pay for Prescription Drugs**

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **“Extra Help” from Medicare.** Because you have Wisconsin Department of Health Services, you are already enrolled in “Extra Help,” also called the Low-Income Subsidy. “Extra Help” pays some of your prescription drug premiums, yearly deductibles, and coinsurance. Because you qualify, you do not have a late enrollment penalty. If you have questions about “Extra Help,” call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day, 7 days a week;
  - The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
  - Your State Medicaid Office.
- **Help from your state’s pharmaceutical assistance program.** Wisconsin has a program called Wisconsin SeniorCare that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program.

## SECTION 7 Questions?

### Section 7.1 – Getting Help from Wellcare Dual Reserve (HMO-POS D-SNP)

Questions? We're here to help. Please call Member Services at 1-844-796-6811. (TTY only, call 711). We are available for phone calls. Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. Please note during after hours, weekends and federal holidays from April 1 to September 30, our automated phone system may answer your call. Please leave your name and telephone number, and we will call you back within one (1) business day. Calls to these numbers are free.

#### **Read your 2025 Evidence of Coverage (it has details about next year's benefits and costs)**

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2025. For details, look in the *2025 Evidence of Coverage* for Wellcare Dual Reserve (HMO-POS D-SNP). The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at [www.wellcare.com/allwellWI](http://www.wellcare.com/allwellWI). You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

#### **Visit our Website**

You can also visit our website at [www.wellcare.com/allwellWI](http://www.wellcare.com/allwellWI). As a reminder, our website has the most up-to-date information about our provider network (*Provider & Pharmacy Directory*) and our *List of Covered Drugs (Formulary/Drug List)*.

### Section 7.2 – Getting Help from Medicare

To get information directly from Medicare:

#### **Call 1-800-MEDICARE (1-800-633-4227)**

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

#### **Visit the Medicare Website**

Visit the Medicare website ([www.medicare.gov](http://www.medicare.gov)). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare).

#### **Read Medicare & You 2025**

Read the *Medicare & You 2025* handbook. Every fall, this document is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this document, you can get it at the Medicare website (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) or 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.

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### **Section 7.3 – Getting Help from Wisconsin Department of Health Services**

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To get information from Medicaid you can call Wisconsin Department of Health Services at 1-608-266-1865 from 8 a.m. - 4:30 p.m. CT, Monday - Friday. TTY users should call 711.

## **Race, Ethnicity and Language Information (REL)**

Wellcare By Allwell promises to keep your race, ethnicity, and language (REL) information private. We use some of the following ways to protect your information:

- Keeping paper documents in locked file cabinets.
- Requiring that all electronic information stays on physically secure media.
- Maintaining your electronic information in password-protected files.

We may use or share your REL info to perform our work. These activities may include:

- Finding health care gaps.
- Making intervention programs.
- Designing and directing outreach materials.
- Telling health care professionals and doctors about your language needs.

We will never use your REL information for approving, rate setting, or benefit decisions. We will not give your REL information to unauthorized people.

If you need these services, contact Wellcare By Allwell at **1-844-796-6811** (TTY: **711**). Between October 1 and March 31, representatives are available seven days a week, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m.

### English

Attention: If you speak English, language assistance services are available to you free of charge. Call **1-844-796-6811** (TTY: **711**).

### Español (Spanish)

Atención: Si habla español, hay servicios de asistencia lingüística disponibles sin costo para usted. Llame al **1-844-796-6811** (TTY: **711**).

### Lus Hmoob (Hmong)

Ua Tib Zoo Saib: Yog tias koj hais lus Hmoob, peb muaj cov kev pab cuam txhais lus uas koj tsis tas them nqi dab tsi. Hu rau **1-844-796-6811** (TTY: **711**).

### 普通话 (Mandarin Chinese)

请注意：如果您说普通话，我们可以为您提供免费语言支持服务。请致电 **1-844-796-6811** (TTY: **711**)。

### ພາສາລາວ (Laotian)

ຂໍຄວນໃສ່ໃຈ: ຫາກວ່າທ່ານເວົ້າພາສາລາວ, ພວກເຮົາມີການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໃຫ້ທ່ານໂດຍບໍ່ເສຍຄ່າ. ໂທຫາ **1-844-796-6811** (TTY: **711**).

### မြန်မာဘာသာ (Burmese)

သတိပြုရန်- သင်သည် မြန်မာစကားပြောဆိုပါက၊ ဘာသာစကားအကူအညီ ဝန်ဆောင်မှုများကို အခမဲ့ရယူနိုင်သည်။ **1-844-796-6811** (TTY: **711**) သို့ ဖုန်းခေါ်ဆိုပါ။

### Somali (Somali)

Fiiro gaar ah: Hadii aad ku hadasho Soomaali, adeegyada kaalmada luuqada ayaad heleysaa oo kuu bilaash ah. La hadal **1-844-796-6811** (TTY: **711**).

### Русский (Russian)

Внимание: если вы говорите на русском языке, вы можете бесплатно получить помощь переводчика. Позвоните по номеру **1-844-796-6811** (TTY: **711**).

### Hrvatski (Croatian)

Pažnja: ako govorite hrvatski, usluge jezične pomoći dostupne su vam besplatno. Nazovite **1-844-796-6811** (TTY: **711**).

### German (German)

Achtung: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos Sprachdienstleistungen zur Verfügung. Rufen Sie dazu folgende Nummer an: **1-844-796-6811** (TTY: **711**).

### العربية (Arabic)

انتباه: في حال كنت تتحدث اللغة العربية، تتوفر لك خدمات مساعدة لغوية مجانية. اتصل على الرقم **1-844-796-6811** (TTY: **711**).

### Tiếng Việt (Vietnamese)

Lưu ý: Nếu quý vị nói tiếng Việt, chúng tôi có dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Gọi số **1-844-796-6811** (TTY: **711**).



**한국어 (Korean)**

주의: 한국어를 구사할 경우, 언어 보조 서비스를 무료로 이용 가능합니다. **1-844-796-6811** (TTY: **711**)번으로 전화해 주십시오.

**Deitsch (Pennsylvania Dutch)**

Wichdich: Wann du Deitsch schwetzscht, kannscht du en Interpreter griege unni as es ennich eppes koschte zellt. Ruf **1-844-796-6811** (TTY: **711**) uff.

**Polski (Polish)**

Uwaga: Jeśli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer **1-844-796-6811** (TTY: **711**).

**हिंदी (Hindi)**

ध्यान दें: यदि आप हिंदी बोलते हैं, तो भाषा सहायता सेवाएं आपके लिए निःशुल्क उपलब्ध हैं. **1-844-796-6811** (TTY: **711**) पर कॉल करें.

**Shqip (Albanian)**

Vëmendje: Nëse flisni shqip, shërbimet e asistencës gjuhësore ju vihen në dispozicion falas. Telefononi **1-844-796-6811** (TTY: **711**).