



2025

Summary of Benefits

Wisconsin

Wellcare Dual Reserve (HMO-POS D-SNP)

H8189 | 007

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

This is a summary of drug and health services covered by Wellcare Dual Reserve (HMO-POS D-SNP) from January 1, 2025 to December 31, 2025.

This booklet will provide you with a summary of what we cover and the cost-sharing responsibilities. It does not list every service, limitation, or exclusion. A complete list of services can be found in the plan's Evidence of Coverage (EOC). You can find the Evidence of Coverage on our website at www.wellcare.com/allwellwi. To request a copy, please call 1-800-225-8017 (TTY 711): Hours are Monday - Sunday, 8 am - 8 pm (all time zones).

Who can join?

To enroll in this plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area. Members must continue to pay their Medicare Part B premium if not otherwise paid for under Wisconsin Department of Health Services or by another third party. To be eligible, you must also be a United States citizen or lawfully present in the United States. You must be eligible for Medicare and some cost sharing assistance under Medicaid.

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

Our service area includes these 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.

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Health Maintenance Organizations (HMOs) are health care plans offered by an insurance provider with a network of contracted healthcare providers and facilities. HMOs generally require members to select a primary care provider (PCP) to coordinate care and if you need a specialist, the PCP will choose one who is also in our network.

Health Maintenance Organizations-Point of Service (HMO-POS) plans are HMOs with the Point-of-Service (POS) benefit. The POS benefit allows members to get care from out-of-network providers for routine dental services as shown in the "Benefits" section of this document. Your out-of-pocket costs may be higher if you use out-of-network providers. You don't need a referral to go out-of-network for your POS benefit. However, before getting services from out-of-network

providers, you may want to confirm with us that the services are covered by us. If we later determine that the services are not covered, we may deny coverage and you will have to pay the costs. Please call our Member Services number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

Our plan gives you access to our network of 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 www.2025wellcaredirectories.com. **Please note** that, if you go elsewhere without proper authorization, you will have to pay in full. Neither Medicare nor our plan will be responsible for the costs. The only exceptions are emergencies, urgently needed services when the network is not available (that is, in situations when it is unreasonable or not possible to obtain services in-network), out-of-area dialysis services, and cases in which Wellcare Dual Reserve (HMO-POS D-SNP) authorizes use of out-of-network providers.

Our plan also includes prescription drug coverage and access to our large network of pharmacies. Our plan uses a formulary. Our drug plans are designed specifically for Medicare beneficiaries and include a comprehensive selection of affordable generic and brand name drugs.

Which doctors, hospitals and pharmacies can I use? Wellcare Dual Reserve (HMO-POS D-SNP) has a network of doctors, hospitals, pharmacies, and other providers. You may use out-of-network providers for routine dental services. For all other services, you must use providers that are within our network, or the plan may not pay for the service.

You can see our plan's provider and pharmacy directory at www.2025wellcaredirectories.com. For plans with prescription drug coverage, our complete plan Formulary (list of Part D prescription drugs) is on our website at www.wellcare.com/allwellWI.

We must provide information in a way that works for you (in languages other than English, in audio, in braille, in large print, or other alternate formats, etc.). For more information, or to request information in an alternate format, please call us at 1-800-225-8017 (TTY users should call 711): Hours are Monday - Sunday, 8 am - 8 pm (all time zones).

To be eligible

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

To enroll in this plan you must be eligible for the following Medicare Savings Program:

H8189007000 Wellcare Dual Reserve (HMO-POS D-SNP) - SLMB, SLMB+, QI, QDWI

Refer to "Medicare Savings Program (MSP) Levels" section below for a description of all MSP levels. Premiums, copayments, coinsurance, and deductibles may vary based on your Wisconsin Department of Health Services eligibility category and/or the level of "Extra Help" you receive.

Dual Eligible Special Needs Plans (DSNPs) are specialized Medicare Advantage plans that provide healthcare benefits for beneficiaries that have both Medicare and Medicaid coverage. Medicaid beneficiaries must meet certain income and resource requirements. Eligibility and scope of benefits offered are determined by the state where the plan is offered.

You must also be enrolled in the Wisconsin Department of Health Services plan. Your Part B premium is paid by the State of Wisconsin for full-dual enrollees. Please contact the plan for further details.

Understanding Dual Eligibility

Medicaid is a joint federal and state government program that helps with medical costs for certain people with limited incomes and resources. Medicaid benefits are valuable because the state provides additional healthcare coverage and financial support based on your Medicare Savings Program (MSP) level. Medicaid coverage varies depending on the state and the type of Medicaid you have. What you pay for covered services may depend on your level of Medicaid eligibility. Some people with Medicaid get help paying for their Medicare premiums and other costs. Other people may also get coverage for additional services and drugs that are covered under Medicaid but not by Medicare.

Medicare Savings Program (MSP) Levels

- **Full-Benefit Dual Eligible (FBDE):** Medicaid may pay for your Medicare Part A & B premiums, deductibles, coinsurances, and copayments. Eligible beneficiaries also receive full Medicaid benefits.
- **Qualified Medicare Beneficiary (QMB):** Medicaid will pay for your Medicare Part A & B premiums, deductibles, coinsurances, and copayments. (Some people with QMB are also eligible for full Medicaid benefits (QMB+)).

- ***Specified Low-Income Medicare Beneficiary (SLMB)***: Medicaid will absorb the cost of your Medicare Part B Premiums. Some people with SLMB are also eligible for full Medicaid benefits (SLMB+).
- ***Qualified Individual (QI)***: Medicaid will pay costs associated with Medicare Part B.
- ***Qualified Disabled Working Individual (QDWI)***: Medicaid will pay costs associated with Medicare Part A.

Note: Some MSP levels automatically qualify for “Extra Help” for Medicare prescription drug coverage assistance. Some states do not cover Parts A & B cost sharing.

What is “Extra Help?”

A Low Income Subsidy (LIS), also referred to as “Extra Help,” may be available to help you with Part D out-of-pocket expenses such as premiums, deductibles, coinsurance, or copayments. Many people qualify for the “Extra Help” Program and don’t even know it. Keep in mind that assistance may also depend on your Medicare Savings Program (MSP) level and your dual eligible status.

If you have questions about your Medicaid eligibility and what benefits you are entitled to, call the number listed on the back cover of this document.

There are services that are not covered by our plan but are available through Wisconsin Department of Health Services. Refer to the Summary of Medicaid-Covered Benefits section later in this document for more information.

Benefits

Wellcare Dual Reserve (HMO-POS D-SNP) H8189, Plan 007	
Note: Services with an asterisk (*) may require prior authorization. Services with a square (■) means a referral may be required.	
Monthly plan premium (includes both medical and drugs)	\$43.50 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. You must continue to pay your Medicare Part B premium, if not otherwise paid for by Medicaid or another third party.
Deductible	No deductible
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	\$4,500 annually This is the most you will pay in copays and coinsurance for Part A and B services for the year.
Inpatient Hospital coverage	For each admission, you pay: <ul style="list-style-type: none"> \$275 copay per day for days 1 through 7 \$0 copay per day for days 8 through 90 *
Outpatient Hospital coverage Outpatient hospital services	\$0 copay for Medicare-covered diagnostic colonoscopy. \$250 copay for outpatient surgical services. \$150 copay for outpatient non-surgical services, including outpatient palliative care. *

Benefits

	Wellcare Dual Reserve (HMO-POS D-SNP) H8189, Plan 007
Outpatient hospital observation services	\$125 copay for outpatient observation services when you enter observation status through an emergency room. \$250 copay for outpatient observation services when you enter observation status through an outpatient facility.
Ambulatory Surgical Center (ASC) services	\$125 copay for each Medicare-covered visit to an ambulatory surgical center, including Medicare-covered diagnostic colonoscopy. *
Doctor Visits	
Primary Care Providers	\$0 copay
Specialists	\$20 copay *
Preventive Care (e.g., Annual Wellness visit, Bone mass measurement, Breast cancer screening (mammogram), Cardiovascular screenings, Cervical and vaginal cancer screening, Colorectal cancer screenings, Diabetes screenings, Hepatitis B Virus Screening, Prostate cancer screenings (PSA), Vaccines (including Flu/influenza shots, Hepatitis B shots, Pneumococcal shots, COVID shots))	\$0 copay
Emergency care	\$125 copay Copay is waived if you are admitted to a hospital within 24 hours.

Benefits

	Wellcare Dual Reserve (HMO-POS D-SNP) H8189, Plan 007
Worldwide Emergency Coverage	<p>\$125 copay</p> <p>Worldwide emergency and worldwide urgently needed services are subject to a \$50,000 maximum plan coverage. There is no worldwide coverage for care outside of the emergency room or emergency hospital admission. The copay is <u>not</u> waived if admitted to the hospital for worldwide emergency services.</p>
Urgently needed services	<p>\$30 copay</p> <p>Copay is waived if you are admitted to a hospital within 24 hours.</p>
Worldwide Urgent Care Coverage	<p>\$125 copay</p> <p>Worldwide emergency and worldwide urgently needed services are subject to a \$50,000 maximum plan coverage. The copay is <u>not</u> waived if admitted to the hospital for worldwide urgently needed services.</p>
Diagnostic Services/Labs/Imaging Lab services	<p>\$0 copay for all other labs.</p> <p>\$50 copay for genetic testing.</p> <p>*</p>
Diagnostic Tests and Procedures	<p>\$0 copay for each Medicare-covered spirometry test and specified testing-related services.</p> <p>\$20 copay for all other Medicare-covered diagnostic procedures and tests.</p> <p>*</p>
Outpatient X-rays	<p>\$25 copay</p> <p>*</p>
Diagnostic radiology services (e.g. MRI, CAT Scan)	<p>\$0 copay for a diagnostic mammogram.</p> <p>\$150 copay for all other diagnostic radiology services received in an outpatient setting.</p>

Benefits

	Wellcare Dual Reserve (HMO-POS D-SNP) H8189, Plan 007
	\$75 copay for all other services received in all other locations. *
Therapeutic Radiology	20% coinsurance *
Hearing services Hearing Exam Medicare-Covered	\$20 copay *
Routine hearing exam	\$0 copay * 1 exam(s) every year
Hearing Aids Hearing Aid Fitting/Evaluation(s)	\$0 copay * 1 fitting(s) / evaluation(s) every year
Hearing aid allowance All types	Up to a \$1,500 allowance per ear every year for hearing aids. \$0 copay * Limited to 2 hearing aid(s) every year
Additional Hearing Information	What you should know Medicare covers diagnostic hearing and balance exams if your doctor or other health care provider orders these tests to see if you need medical treatment.

Benefits

	Wellcare Dual Reserve (HMO-POS D-SNP) H8189, Plan 007
Dental services	
Comprehensive services Medicare-covered	\$20 copay for each Medicare-covered service. *
Routine Diagnostic and Preventive Services	In-Network \$0 copay * Out-of-Network 25% coinsurance * Cleanings 2 every year Dental x-rays 1 set(s) Every date of service to 36 months depending on type of service Oral exams 2 every year
Fluoride Treatment	In-Network \$0 copay * Out-of-Network 25% coinsurance * 1 every year
Other Diagnostic Dental services	In-Network \$0 copay * Out-of-Network 25% coinsurance * 1 every date of service to 36 months depending on type of service

Benefits

	Wellcare Dual Reserve (HMO-POS D-SNP) H8189, Plan 007
Other Preventive Dental services	In-Network \$0 copay * Out-of-Network 25% coinsurance * 1 every date of service to 36 months depending on type of service
Routine Comprehensive services	
Restorative Services	In-Network \$0 copay * Out-of-Network 25% coinsurance *
Endodontics/Periodontics	In-Network \$0 copay * Out-of-Network 25% coinsurance *
Oral/Maxillofacial Surgery	In-Network \$0 copay * Out-of-Network 25% coinsurance *

Benefits

	Wellcare Dual Reserve (HMO-POS D-SNP) H8189, Plan 007
Prosthodontics - fixed	In-Network \$0 copay *
	Out-of-Network 25% coinsurance *
Prosthodontics - removable	In-Network \$0 copay *
	Out-of-Network 25% coinsurance *
Adjunctive General Services	In-Network \$0 copay *
	Out-of-Network 25% coinsurance *
	For more information, limitations and exclusions, please see your Evidence of Coverage. Additional dental limitations and exclusions apply.
Additional Dental Information	What you should know: This plan includes coverage up to \$5,000 per plan year for all in-network and out-of-network covered routine comprehensive dental services. You may use either in-network or out-of-network dentists for routine dental care (non-Medicare-covered services). Your out-of-pocket costs may be higher if you use out-of-network providers. Out-of-network providers are not contracted to accept plan payment as payment in full. They might charge you more than the plan pays.

Benefits

	Wellcare Dual Reserve (HMO-POS D-SNP) H8189, Plan 007
Vision Services	
Eye Exam Medicare Covered	\$0 copay (Medicare-covered diabetic retinopathy screening) \$20 copay (all other Medicare-covered eye exams) *
Routine eye exam (Refraction)	\$0 copay * 1 exam(s) every year
Glaucoma screening	\$0 copay for each Medicare-covered service.
Eyewear Medicare Covered	\$0 copay *
Routine eyewear Contact lenses/Eyeglasses (lenses and frames)/Eyeglass frames Eyewear allowance	\$0 copay * Up to a \$300 combined allowance towards contacts and glasses (lenses and/or frames) every year.
Mental Health Services	
Inpatient visit	For each admission, you pay: <ul style="list-style-type: none"> • \$275 copay per day for days 1 through 7 • \$0 copay per day for days 8 through 90 *
Outpatient individual therapy visit	\$40 copay *
Outpatient group therapy visit	\$40 copay *

Benefits

	Wellcare Dual Reserve (HMO-POS D-SNP) H8189, Plan 007
Skilled nursing facility (SNF)	<p>For each admission, you pay:</p> <ul style="list-style-type: none"> • \$0 copay per day for days 1 through 20 • \$214 copay per day for days 21 through 50 • \$0 copay per day for days 51 through 100 <p>*</p>
Therapy and Rehabilitation Services	
Physical Therapy	\$20 copay *
Outpatient rehabilitation services provided by an occupational therapist	\$20 copay *
Pulmonary rehabilitation services	\$15 copay
Ambulance	
Ground Ambulance	\$300 copay *
Air Ambulance	\$300 copay *
Transportation Services	<p>Up to 36 rides every year to plan approved healthcare locations. This includes doctors and other specialists (up to 4 one-way trips per day).</p> <p>\$0 copay (per one-way trip)</p> <p>*</p> <p>What you should know:</p> <p>Mileage limitations may apply. Call Member Services 72 hours in advance to reserve a ride for your appointment.</p>

Benefits

	Wellcare Dual Reserve (HMO-POS D-SNP) H8189, Plan 007
Medicare Part B Drugs Chemotherapy Drugs and Other Part B Drugs	20% coinsurance * Certain Part B rebatable drugs may be subject to a lower coinsurance than the amount shown above. The list of Part B rebatable drugs that are subject to a lower coinsurance is published by the Centers for Medicare & Medicaid Services (CMS) and may change quarterly.
Insulin	\$35 copay (maximum per month) *
Allergy Antigen	0% coinsurance *

Part D Prescription Drug Coverage	Wellcare Dual Reserve (HMO-POS D-SNP) H8189, Plan 007
Yearly Deductible Stage	\$0
30-day/up to a 100-day supply from a retail or mail order network pharmacy	
All Covered Drugs	\$0 copay Some covered drugs limited to a 30-day supply

Additional Benefits

Wellcare Dual Reserve (HMO-POS D-SNP) H8189, Plan 007	
<p>Note: Services with an asterisk (*) may require prior authorization. Services with a square (■) means a referral may be required.</p>	
Chiropractic Services Medicare-covered	\$20 copay *
Acupuncture Medicare-covered	\$0 copay for Medicare-covered Acupuncture received in a PCP office. \$20 copay for Medicare-covered Acupuncture received in a Chiropractor office. \$20 copay for Medicare-covered Acupuncture received in a Specialist office. *
Podiatry Services (Foot Care) Medicare Covered	\$20 copay *

Additional Benefits

	Wellcare Dual Reserve (HMO-POS D-SNP) H8189, Plan 007
Virtual Visits	<p>\$0 copay for virtual visit services performed through Teladoc.</p> <p>Our plan offers 24 hours per day, 7 days per week virtual visit access to board certified doctors via Teladoc to help address a wide variety of health concerns/questions. Covered services include general medical, behavioral health, dermatology, and more.</p> <p>A virtual visit (also known as a telehealth consult) is a visit with a doctor either over the phone or internet using a smart phone, tablet, or a computer. Certain types of visits may require internet and a camera-enabled device. For more information, or to schedule an appointment, call Teladoc at 1-800-835-2362 (TTY: 711) 24 hours a day, 7 days a week.</p> <p>What you should know:</p> <p>The \$0 copay above only applies when services are received from Teladoc. If you receive telemedicine services from a network provider and not the virtual visit vendor, you will pay the cost shares listed for those providers, as outlined within the Evidence of Coverage (e.g., if you receive telehealth services from your PCP, you will pay the PCP cost share).</p> <p>*</p>
Social Support Platform	<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 Twill platform makes it easy for you to join and stay involved to maintain a healthy behavioral health journey. It is available online 24/7, so you can use it whenever you want.</p> <p>For more information on how to access the platform please see your Evidence of Coverage.</p> <p>\$0 copay</p>

Additional Benefits

	Wellcare Dual Reserve (HMO-POS D-SNP) H8189, Plan 007
Home health agency care	\$0 copay *
Meals Post-Acute Meals	\$0 copay ■ What you should know: You pay nothing for home delivered meals immediately following an Inpatient hospital stay to aid in recovery with a maximum of 3 meals per day for up to 14 days with a maximum of 42 meals per occurrence for an unlimited number of occurrences per year.
Medical Equipment/Supplies Durable Medical Equipment (DME)	20% coinsurance *
Prosthetics	20% coinsurance *
Diabetic Supplies	\$0 copay * For more information, limitations and exclusions, please see your Evidence of Coverage.
Diabetic therapeutic shoes or inserts	20% coinsurance *
Opioid treatment program services	\$20 copay *

Additional Benefits

	Wellcare Dual Reserve (HMO-POS D-SNP) H8189, Plan 007
Health and Wellness Education Programs Fitness	<p>For a detailed list of wellness education program benefits offered, please refer to the Evidence of Coverage.</p> <p>\$0 copay</p> <p>What you should know:</p> <p>To help support an active and healthy lifestyle, your plan provides a fitness program that offers access to fitness locations nationwide.</p> <p>Members have access to in-person fitness centers, available on-demand exercise programs, 1:1 Well-Being Coaching, Well-Being Club, and a variety of Home Fitness Kits (including a wearable fitness tracker).</p>
Personal emergency response system (PERS)	\$0 copay
24-Hour Nurse Advice Line	\$0 copay
Annual Routine Physical Exam	<p>\$0 copay</p> <p>What you should know:</p> <p>The exam includes a detailed medical/family history and recommendations for preventive screenings/care.</p>
Value-Based Insurance Design (VBID) Model	<p>Because your plan participates in the Value-Based Insurance Design Program, you can also use your Wellcare Spendables™ allowance towards any of the benefits shown below. This allowance is combined with your Over-the-Counter (OTC) benefit. See the Wellcare Spendables™ section in this chart for more information about the Wellcare Spendables™ card.</p>

Additional Benefits

	Wellcare Dual Reserve (HMO-POS D-SNP) H8189, Plan 007
	<ul style="list-style-type: none"> • Gas pay-at-pump - You can use your card to pay for gas directly at the pump. The card cannot be used to pay in-person at the cash register. Your card can only be used up to the available allowance amount. • Healthy Food - You can use your card to pay for healthy foods and produce at participating retailers. Prepared meals are available for order via online portal. • Home Improvement and Safety Items - You can use your card to help with the cost of home improvement and safety items. Log into your member portal to purchase accepted items. • Rent Assistance - You can use your card to help with the cost of rent for your home. • Utility Assistance - You can use your card to help with the cost of utilities for your home. Your card can be used toward utility expenses including water, heating oil and natural gas, electricity, trash, cable TV service (excludes streaming services), landline or mobile phone and internet. <p>For more information, limitations, and exclusions, please see your Evidence of Coverage.</p>
Wellcare Spendables™	<p>You will receive \$117 monthly preloaded on your Wellcare Spendables™ card. Your monthly allowance rolls over to the following month if unused and expires at the end of the plan year.</p> <p>Your card allowance can be used towards:</p> <ul style="list-style-type: none"> • Over-the-Counter items (OTC) - Your card can be used at participating retail locations, via mobile app, or log in to your member portal to place an order for home delivery. Examples of covered items include brand name and generic over-the-counter items, vitamins, pain relievers, cold and allergy items and diabetic items. <p>Because your plan participates in the Value-Based Insurance Design Program, you can also use your Wellcare Spendables™ allowance towards any of the below benefits:</p>

Additional Benefits

	Wellcare Dual Reserve (HMO-POS D-SNP) H8189, Plan 007
	<ul style="list-style-type: none">• Gas pay-at-pump• Healthy Food• Home Improvement and Safety Items• Rent Assistance• Utility Assistance <p>Refer to Value-Based Insurance Design (VBID) Model in this chart for more information on these benefits.</p> <p>For more information, limitations, and exclusions, please see your Evidence of Coverage.</p>
My Wellcare Rewards	<p>With My Wellcare Rewards, you earn points for completing eligible healthy activities.</p> <p>Points can be redeemed for gift cards, up to \$75 per year, from your favorite stores like Walmart®, and more. You can start earning points just by registering. Some qualifying healthy actions include:</p> <ul style="list-style-type: none">• Completing the Health Risk Assessment• Connecting a fitness device• Annual wellness visits• Annual flu vaccines• Cancer screenings• A1C testing <p>Gift card restrictions may apply.</p>

Comprehensive Written Statement for Prospective Enrollees

The benefits described earlier in this Summary of Benefits are covered by our Wellcare Dual Reserve (HMO-POS D-SNP) plan. For each benefit listed, you can see what our plan covers. What you pay for covered services under our plan may depend on your level of Wisconsin Department of Health Services eligibility.

Summary of Medicaid-Covered Benefits

The following information is for people with Medicare and Wisconsin Department of Health Services. If a benefit is covered by both our plan and Wisconsin Department of Health Services, you must fully use our plan benefit coverage before the benefit is covered by Wisconsin Department of Health Services.

Coverage of the benefits may depend on your level of Wisconsin Department of Health Services eligibility.

If you have questions about your Wisconsin Department of Health Services eligibility, what benefits you are entitled to, or for the most current Wisconsin Department of Health Services information, see your Medicaid Member Handbook. You can also visit <https://www.dhs.wisconsin.gov/health-care-coverage/index.htm>, or call Wisconsin Department of Health Services at 1-608-266-1865 TTY:711 8 a.m. - 4:30 p.m. CT, Monday - Friday.

Wisconsin Department of Health Services	
• Case management services	
• Chiropractic services	
• Dental	
• Family planning services and supplies	
• HealthCheck (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	

<ul style="list-style-type: none">• Inpatient hospital, skilled nursing facility, and intermediate care facility services for patients in institutions for mental disease who are: 1) under 21 years of age, 2) under 22 years of age and was getting services when you turned 21 years of age, or 3) 65 years of age or older
<ul style="list-style-type: none">• Inpatient hospital services other than services in an institution for mental disease
<ul style="list-style-type: none">• Intermediate care facility services, other than services at an institution for mental disease
<ul style="list-style-type: none">• Laboratory and x-ray services
<ul style="list-style-type: none">• Medical supplies and equipment
<ul style="list-style-type: none">• Mental health and medical day treatment
<ul style="list-style-type: none">• Mental health and psychosocial rehabilitative services, including case management services, provided by staff of a certified community support program
<ul style="list-style-type: none">• Nurse midwife services
<ul style="list-style-type: none">• Nursing services, including services performed by a nurse practitioner
<ul style="list-style-type: none">• Optometric/optical services, including eyeglasses
<ul style="list-style-type: none">• Outpatient hospital services
<ul style="list-style-type: none">• Personal care services
<ul style="list-style-type: none">• Physical and occupational therapy
<ul style="list-style-type: none">• Physician services
<ul style="list-style-type: none">• Podiatry services
<ul style="list-style-type: none">• Prenatal care coordination

<ul style="list-style-type: none">• Prescription drugs and over-the-counter drugs
<ul style="list-style-type: none">• Respiratory care services for ventilator-dependent individuals
<ul style="list-style-type: none">• Rural health clinic services
<ul style="list-style-type: none">• Skilled nursing home services other than in an institution for mental disease
<ul style="list-style-type: none">• Smoking cessation treatment
<ul style="list-style-type: none">• Speech, hearing, and language disorder services
<ul style="list-style-type: none">• Substance abuse (alcohol and other drug abuse) services
<ul style="list-style-type: none">• Transportation to obtain medical care
<ul style="list-style-type: none">• Tuberculosis (TB) services

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: ຫາກວາທ່ານເວົ້າພາສາລາວ, 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.

Deutsch (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**).

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a Customer Service representative at 1-800-225-8017 (TTY: 711). Hours are Monday - Sunday, 8 am - 8 pm (all time zones).

Understanding the Benefits

- ❑ The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit www.wellcare.com/allwellwi or call 1-800-225-8017 (TTY: 711) to view a copy of the EOC. Hours are Monday - Sunday, 8 am - 8 pm (all time zones).
- ❑ Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- ❑ Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- ❑ Review the formulary to make sure your drugs are covered.

Understanding Important Rules

- ❑ In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- ❑ Benefits, premiums and/or copayments/co-insurance may change on January 1, 2026.
- ❑ **Effect on Current Coverage.** If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use. If you have a Marketplace plan, you will need to contact the Marketplace to cancel the plan. If you do not cancel your Marketplace plan, you may be paying for coverage you cannot use and there may be penalties on your next year's tax return.
- ❑ Our plan allows you to see providers outside of our network (non-contracted providers) for certain services. However, while we will pay for certain covered services, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher co-pay for services received by non-contracted providers.
- ❑ This plan is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.

Wellcare is the Medicare brand for Centene Corporation, an HMO, PPO, PFFS, PDP plan with a Medicare contract and is an approved Part D Sponsor. Our D-SNP plans have a contract with the state Medicaid program. Enrollment in our plans depends on contract renewal.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

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Contact Us

For more information, please contact us:



By phone

Toll-free at 1-800-225-8017 (TTY: 711). Your call may be answered by a licensed agent.



Hours of Operation

Monday - Sunday, 8 am - 8 pm (all time zones)



Online

www.wellcare.com/allwellwi