



# 2022 Summary of Benefits

California

**Wellcare Assist (HMO)**

H0562 | 127

**Wellcare Plus Sapphire II (HMO)**

H3561 | 002

**Wellcare Plus Sapphire I (HMO)**

H0562 | 122

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**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 Assist (HMO), Wellcare Plus Sapphire II (HMO), and Wellcare Plus Sapphire I (HMO) from January 1, 2022 to December 31, 2022.

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/healthnetca](http://www.wellcare.com/healthnetca). Or, you may call us to ask for a copy at the phone number listed on the back cover.

**Who can join?**

To enroll in one of our plans, you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area. Members must continue to pay their Medicare Part B premium if not otherwise paid for under Medicaid or by another third party.

**Our plans and service areas:**

**H0562127000 Wellcare Assist (HMO)** includes these counties in California: Amador, Contra Costa, Fresno, Madera, and Santa Clara.

**H3561002000 Wellcare Plus Sapphire II (HMO)** includes these counties in California: Alameda, Fresno, Imperial, Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Francisco, and Tulare.

**H0562122000 Wellcare Plus Sapphire I (HMO)** includes these counties in California: Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, Santa Clara, and Stanislaus.

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.

**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.

Our plans give 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 [www.wellcare.com/healthnetca](http://www.wellcare.com/healthnetca). (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 our plan will be responsible for the costs.)

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

Which doctors, hospitals and pharmacies can I use? Wellcare Assist (HMO), Wellcare Plus Sapphire II

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(HMO) and Wellcare Plus Sapphire I (HMO) have a network of doctors, hospitals, pharmacies, and other providers. You can save money by using our preferred mail-order pharmacy and by using providers in the plan's network. With some plans if you use providers that are not in our network, your share of the costs for covered services may be higher.

You can see our plan's provider and pharmacy directory and for plans with prescription drug coverage, our complete plan Formulary (list of Part D prescription drugs) on our website at [www.wellcare.com/healthnetca](http://www.wellcare.com/healthnetca).

For more information, please call us at 1-866-277-6583 (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. Visit us at [www.wellcare.com/healthnetCA](http://www.wellcare.com/healthnetCA).

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.). Please call member services if you need plan information in another format.

**Benefits**

	<b>Wellcare Assist (HMO) H0562, Plan 127</b>	<b>Wellcare Plus Sapphire II (HMO) H3561, Plan 002</b>	<b>Wellcare Plus Sapphire I (HMO) H0562, Plan 122</b>
<b>Service Area</b>	<p><b>Our plans and service areas:</b>  <b>H0562127000 Wellcare Assist (HMO)</b> includes these counties in California: Amador, Contra Costa, Fresno, Madera, and Santa Clara.</p> <p><b>H3561002000 Wellcare Plus Sapphire II (HMO)</b> includes these counties in California: Alameda, Fresno, Imperial, Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Francisco, and Tulare.</p> <p><b>H0562122000 Wellcare Plus Sapphire I (HMO)</b> includes these counties in California: Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, Santa Clara, and Stanislaus.</p>		
<b>Monthly plan premium</b> You must continue to pay your Medicare Part B premium.	\$27.90	\$33.20	\$33.20
<b>Deductible</b>	No deductible	No deductible	No deductible
<b>Maximum out-of-Pocket Responsibility</b> (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.	\$3,450 annually This is the most you will pay in copays and coinsurance for Part A and B services for the year.	\$3,450 annually This is the most you will pay in copays and coinsurance for Part A and B services for the year.

*Services with an asterisk (\*) may require prior authorization.  
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**Benefits**

	<b>Wellcare Assist (HMO) H0562, Plan 127</b>	<b>Wellcare Plus Sapphire II (HMO) H3561, Plan 002</b>	<b>Wellcare Plus Sapphire I (HMO) H0562, Plan 122</b>
<b>Inpatient Hospital coverage</b>	<p>For each admission, you pay:</p> <ul style="list-style-type: none"> <li>• \$350 copay per day for days 1 through 4</li> <li>• \$0 copay per day for days 5 through 90</li> <li>• \$0 copay per day for days 91 and beyond</li> </ul> <p>▪ *</p>	<p>For each admission, you pay:</p> <p>\$2,200 copay per stay for days 1 through 90</p> <p>▪ *</p>	<p>For each admission, you pay:</p> <ul style="list-style-type: none"> <li>• \$2,524 copay per stay for days 1 through 90</li> </ul> <p>▪ *</p>
<b>Outpatient Hospital coverage</b> Outpatient hospital services	<p>\$275 copay for surgical and non-surgical services</p> <p>▪ *</p>	<p>20% coinsurance for surgical and non-surgical services</p> <p>▪ *</p>	<p>20% coinsurance for surgical and non-surgical service</p> <p>▪ *</p>
Outpatient hospital observation services	<p>\$90 copay for outpatient observation services when you enter observation status through an emergency room. \$275 copay for outpatient observation services when you enter observation status through an outpatient facility.</p> <p>▪ *</p>	<p>\$120 copay for outpatient observation services when you enter observation status through an emergency room. 20% coinsurance for outpatient observation services when you enter observation status through an outpatient facility.</p> <p>▪ *</p>	<p>\$120 copay for outpatient observation services when you enter observation status through an emergency room. 20% coinsurance for outpatient observation services when you enter observation status through an outpatient facility.</p> <p>▪ *</p>

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<b>Ambulatory surgical center (ASC)</b>	\$125 copay ▪ *	20% coinsurance ▪ *	20% coinsurance ▪ *
<b>Doctor Visits</b>			
Primary Care Providers	\$0 copay	\$0 copay	\$0 copay
Specialists	\$5 copay ▪ *	\$0 copay ▪ *	\$0 copay ▪ *
<b>Preventive Care</b> (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 shots, Hepatitis B shots, Pneumococcal shots))	\$0 copay	\$0 copay	\$0 copay
<b>Emergency care</b>	\$90 copay Copay is waived if you are admitted to a hospital within 24 hours.	\$120 copay Copay is waived if you are admitted to a hospital within 24 hours.	\$120 copay Copay is waived if you are admitted to a hospital within 24 hours.

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	<b>Wellcare Assist (HMO) H0562, Plan 127</b>	<b>Wellcare Plus Sapphire II (HMO) H3561, Plan 002</b>	<b>Wellcare Plus Sapphire I (HMO) H0562, Plan 122</b>
Worldwide emergency coverage	\$90 copay Worldwide Emergency and worldwide urgently needed services are subject to a \$50,000 maximum plan coverage. There is no worldwide coverage for care outside of the emergency room or emergency hospital admission. The copay is not waived if admitted to the hospital for Worldwide Emergency Services.	\$120 copay Worldwide Emergency and worldwide urgently needed services are subject to a \$50,000 maximum plan coverage. There is no worldwide coverage for care outside of the emergency room or emergency hospital admission. The copay is not waived if admitted to the hospital for Worldwide Emergency Services.	\$120 copay Worldwide Emergency and worldwide urgently needed services are subject to a \$50,000 maximum plan coverage. There is no worldwide coverage for care outside of the emergency room or emergency hospital admission. The copay is not waived if admitted to the hospital for Worldwide Emergency Services.
<b>Urgently needed services</b>	\$0 copay	\$65 copay Copay is waived if you are admitted to a hospital within 24 hours.	\$65 copay Copay is waived if you are admitted to a hospital within 24 hours.

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Worldwide urgent care coverage	\$90 copay Worldwide Emergency and worldwide urgently needed services are subject to a \$50,000 maximum plan coverage. The copay is not waived if admitted to the hospital for Worldwide Urgently Needed Services.	\$120 copay Worldwide Emergency and worldwide urgently needed services are subject to a \$50,000 maximum plan coverage. The copay is not waived if admitted to the hospital for Worldwide Urgently Needed Services.	\$120 copay Worldwide Emergency and worldwide urgently needed services are subject to a \$50,000 maximum plan coverage. The copay is not waived if admitted to the hospital for Worldwide Urgently Needed Services.
<b>Diagnostic Services/Labs/Imaging</b>	COVID-19 testing and specified testing-related services at any location are \$0.	COVID-19 testing and specified testing-related services at any location are \$0.	COVID-19 testing and specified testing-related services at any location are \$0.
Lab services	\$0 copay *	\$0 copay *	\$0 copay *

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Diagnostic tests and procedures	\$0 copay *	\$0 copay for each Medicare-covered spirometry test for members with a diagnosis of COPD. \$0 copay for the removal of abnormal tissue and/or polyps during a colonoscopy performed as a preventive screening for colorectal cancer. 20% coinsurance for all other Medicare-covered diagnostic procedures and tests. *	\$0 copay for each Medicare-covered spirometry test for members with a diagnosis of COPD. \$0 copay for the removal of abnormal tissue and/or polyps during a colonoscopy performed as a preventive screening for colorectal cancer. 20% coinsurance for all other Medicare-covered diagnostic procedures and tests. *
Outpatient X-rays	\$0 copay ▪ *	20% coinsurance ▪ *	20% coinsurance ▪ *
Diagnostic radiology services (e.g. MRI, CAT Scan)	\$0 copay for a DEXA scan. \$0 copay for a diagnostic mammogram. \$275 copay for all other diagnostic radiology services. ▪ *	20% coinsurance for Medicare-covered diagnostic radiological services. ▪ *	20% coinsurance for Medicare-covered diagnostic radiological services. ▪ *

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Therapeutic Radiology	20% coinsurance ▪ *	20% coinsurance ▪ *	20% coinsurance ▪ *
<b>Hearing services</b> Hearing Exam Medicare Covered	\$5 copay *	\$0 copay *	\$0 copay *
Routine hearing exam	\$0 copay *  1 exam every year	\$0 copay *  1 exam every year	\$0 copay *  1 exam every year
Hearing Aids  Hearing Aid Fitting/Evaluation(s)	\$0 copay *  1 fitting(s) / evaluation(s) every year	\$0 copay *  1 fitting(s) / evaluation(s) every year	\$0 copay *  1 fitting(s) / evaluation(s) every year

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Hearing aid allowance  All types	Up to a \$1,000 allowance for both ears combined every year for hearing aids.  \$0 copay *  Limited to 2 hearing aid(s) every year	Up to a \$2,000 allowance for both ears combined every year for hearing aids.  \$0 copay *  Limited to 2 hearing aid(s) every year	Up to a \$1,500 allowance for both ears combined every year for hearing aids.  \$0 copay *  Limited to 2 hearing aid(s) every year
Additional Hearing Information	<b>What you should know</b> 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.	<b>What you should know</b> 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.	<b>What you should know</b> 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.

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<b>Dental services</b>			
Preventive services	\$0 copay *	\$0 copay *	<u>Not covered</u>
	Cleanings 2 every year Dental x-rays 1 every 12 to 36 months Oral exams 2 every year	Cleanings 2 every year Dental x-rays 1 every year Oral exams 2 every year	
Fluoride Treatment	\$0 copay *	\$0 copay *	<u>Not covered</u>
	1 every year	1 every year	
Comprehensive services			
Medicare Covered	\$5 copay for each Medicare-covered service. *	\$0 copay for each Medicare-covered service. *	\$0 copay for each Medicare-covered service. *
Diagnostic Services	20% coinsurance *	\$0 - \$15 copay *	\$0 copay *
	1 diagnostic service(s) every year	Unlimited diagnostic services every year	Unlimited diagnostic services every year

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Restorative Services	20% coinsurance *	\$0 - \$300 copay *	\$0 copay *
	1 restorative service(s) every 12 to 84 months	Unlimited restorative services every year	1 restorative service(s) every 12 to 84 months
Endodontics/ Periodontics/ Extractions	20% coinsurance *	\$0 - \$375 copay *	<u>Not covered</u>
	1 endodontic service(s) per tooth 1 periodontic service(s) every 6 to 36 months 1 extraction(s) per tooth	Unlimited endodontic services Periodontal treatments are limited to four separate quadrants in any 12 consecutive months. Periodontal maintenance is limited to two per 12 consecutive months. Periodontal surgery is limited to once per quadrant in any 36 consecutive months. Unlimited extractions	
Non-routine services	20% coinsurance *	\$0 copay *	<u>Not covered</u>
	1 non-routine service(s) every day to 24 months	Unlimited non-routine services every year	

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Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services	20% coinsurance *  1 Prosthodontic procedure every 12 to 84 months 1 Oral Maxillofacial procedure every 12 to 60 months or per lifetime	\$0 - \$2,250 copay *  Unlimited Prosthodontic procedures Unlimited Oral Maxillofacial procedures Unlimited Other services	\$0 copay *
Additional Dental Information	<b>What you should know:</b> This plan includes coverage of preventive and comprehensive services up to \$1,000.		<b>What you should know:</b> This plan includes coverage of comprehensive services up to \$1,000.
<b>Vision Services</b> Eye Exam Medicare Covered	\$0 copay (Medicare-covered diabetic retinopathy screening) \$5 copay (all other Medicare-covered eye exams) *	\$0 copay *	\$0 copay *
Routine eye exam (Refraction)	\$0 copay *  1 exam every year	\$0 copay *  1 exam every year	\$0 copay *  1 exam every year

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Glaucoma screening	\$0 copay for each Medicare-covered service. ▪	\$0 copay for each Medicare-covered service. ▪	\$0 copay for each Medicare-covered service. ▪
Eyewear Medicare Covered	\$0 copay *	\$0 copay *	\$0 copay *
Routine eyewear			
Contact lenses/Eyeglasses (lenses and frames)/Eyeglass frames	\$0 copay Unlimited contacts every year  Unlimited glasses (lenses and/or frames) every year *	\$0 copay Unlimited contacts every year  Unlimited glasses (lenses and/or frames) every year *	\$0 copay Unlimited contacts every year  Unlimited glasses (lenses and/or frames) every year *
Eyewear allowance	Up to a \$200 combined allowance every year.	Up to a \$400 combined allowance every year	Up to a \$400 combined allowance every year

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<b>Mental Health Services</b>			
Inpatient visit	For each admission, you pay: <ul style="list-style-type: none"> <li>• \$350 copay per day for days 1 through 4</li> <li>• \$0 copay per day for days 5 through 90</li> </ul> *	For each admission, you pay: <ul style="list-style-type: none"> <li>• \$90 copay per day for days 1 through 15</li> <li>• \$0 copay per day for days 16 through 90</li> </ul> *	For each admission, you pay: <ul style="list-style-type: none"> <li>• \$90 copay per day for days 1 through 15</li> <li>• \$0 copay per day for days 16 through 90</li> </ul> *
Outpatient individual therapy visit	\$25 copay *	20% coinsurance *	20% coinsurance *
Outpatient group therapy visit	\$25 copay *	20% coinsurance *	20% coinsurance *
<b>Skilled nursing facility (SNF)</b>	For each benefit period, you pay: <ul style="list-style-type: none"> <li>• \$0 copay per day for days 1 through 20</li> <li>• \$188 copay per day for days 21 through 100</li> </ul> *	For each benefit period, you pay: <ul style="list-style-type: none"> <li>• \$0 copay per day for days 1 through 20</li> <li>• \$184 copay per day for days 21 through 100</li> </ul> *	For each benefit period, you pay: <ul style="list-style-type: none"> <li>• \$0 copay per day for days 1 through 20</li> <li>• \$184 copay per day for days 21 through 100</li> </ul> *

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<b>Therapy and Rehabilitation Services</b>			
Physical Therapy	\$0 copay ▪ *	\$0 copay ▪ *	\$0 copay ▪ *
Outpatient rehabilitation services provided by an occupational therapist	\$0 copay ▪ *	\$0 copay ▪ *	\$0 copay ▪ *
Pulmonary rehabilitation services	\$0 copay ▪	20% coinsurance ▪	20% coinsurance ▪
<b>Ambulance</b>			
Ground Ambulance	\$250 copay *	20% coinsurance *	20% coinsurance *
Air Ambulance	\$250 copay *	20% coinsurance *	20% coinsurance *
<b>Transportation Services</b>	Up to 24 one-way trips every year to plan-approved health-related locations. Mileage limits may apply.  \$0 copay (per one-way trip) *	Up to 60 one-way trips every year to plan-approved health-related locations. Mileage limits may apply.  \$0 copay (per one-way trip)  *	Up to 36 one-way trips every year to plan-approved health-related locations. Mileage limits may apply.  \$0 copay (per one-way trip)  *

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	<p><b>What you should know:</b></p> <p>The first step to staying healthy is getting to your doctor. That's why we cover these shared trips to plan approved health care providers. We want to make sure you get the care you need, when you need it. Call Customer Service 72 hours in advance to reserve a ride for your appointment. Mileage limitations may apply.</p>	<p><b>What you should know:</b></p> <p>The first step to staying healthy is getting to your doctor. That's why we cover these shared trips to plan approved health care providers. We want to make sure you get the care you need, when you need it. Call Customer Service 72 hours in advance to reserve a ride for your appointment. Mileage limitations may apply.</p>	<p><b>What you should know:</b></p> <p>The first step to staying healthy is getting to your doctor. That's why we cover these shared trips to plan approved health care providers. We want to make sure you get the care you need, when you need it. Call Customer Service 72 hours in advance to reserve a ride for your appointment. Mileage limitations may apply.</p>
<b>Medicare Part B Drugs</b>			
Chemotherapy drugs	20% coinsurance *	20% coinsurance *	20% coinsurance *
Other Part B drugs	20% coinsurance *	20% coinsurance *	20% coinsurance *

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Prescription Drug Coverage	Wellcare Assist (HMO) H0562, Plan 127	Wellcare Plus Sapphire II (HMO) H3561, Plan 002	Wellcare Plus Sapphire I (HMO) H0562, Plan 122
<b>Stage 1: Annual Prescription Deductible</b>			
<b>Deductible</b>	\$480 for Tier 2 (Generic Drugs), Tier 3 (Preferred Brand Drugs), Tier 4 (Non-Preferred Drugs), and Tier 5 (Specialty Tier) Part D prescription drugs. For all other covered drugs, you will not have to pay any deductible and will start receiving coverage immediately.	\$480 for Tier 2 (Generic Drugs), Tier 3 (Preferred Brand Drugs), Tier 4 (Non-Preferred Drugs), and Tier 5 (Specialty Tier) Part D prescription drugs. For all other covered drugs, you will not have to pay any deductible and will start receiving coverage immediately.	\$480 for Tier 2 (Generic Drugs), Tier 3 (Preferred Brand Drugs), Tier 4 (Non-Preferred Drugs), and Tier 5 (Specialty Tier) Part D prescription drugs. For all other covered drugs, you will not have to pay any deductible and will start receiving coverage immediately.
<b>Stage 2: Initial Coverage (after you pay your deductible, if applicable)</b>			
You pay the following until your total yearly drug costs reach \$4,230/\$4,430. Total yearly drug costs are the total drug costs paid by both you and our plan. Once you reach this amount, you will enter the Coverage Gap.			
<b>Standard Retail cost-sharing (30-day/90-day supply)</b>			
	<b>Standard</b>	<b>Standard</b>	<b>Standard</b>
<b>Tier 1</b> (Preferred Generic Drugs - includes preferred generic drugs and may include some brand drugs.)	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay
<b>Tier 2</b> (Generic Drugs - includes generic drugs and may include some brand drugs.)	\$20 / \$60 copay	\$20 / \$60 copay	\$20 / \$60 copay

Prescription Drug Coverage	Wellcare Assist (HMO) H0562, Plan 127	Wellcare Plus Sapphire II (HMO) H3561, Plan 002	Wellcare Plus Sapphire I (HMO) H0562, Plan 122
	<b>Standard</b>	<b>Standard</b>	<b>Standard</b>
<b>Tier 3</b> (Preferred Brand Drugs - includes preferred brand drugs and may include some generic drugs.)	\$47 / \$141 copay	\$47 / \$141 copay	\$47 / \$141 copay
<b>Tier 4</b> (Non-Preferred Drugs - includes non-preferred brand and non-preferred generic drugs.)	43% / 43% coinsurance	44% / 44% coinsurance	46% / 46% coinsurance
<b>Tier 5</b> (Specialty Tier - includes high cost brand and generic drugs. Drugs in this tier are not eligible for exceptions for payment at a lower tier.)	25% coinsurance / Not Available	25% coinsurance / Not Available	25% coinsurance / Not Available
<b>Tier 6</b> (Select Care Drugs - includes some generic and brand drugs commonly used to treat specific chronic conditions or to prevent disease (vaccines).)	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay



Prescription Drug Coverage	Wellcare Assist (HMO) H0562, Plan 127		Wellcare Plus Sapphire II (HMO) H3561, Plan 002		Wellcare Plus Sapphire I (HMO) H0562, Plan 122	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
<b>Tier 6</b> (Select Care Drugs - includes some generic and brand drugs commonly used to treat specific chronic conditions or to prevent disease (vaccines).)	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay
<b>Stage 3: Coverage Gap</b>						
	After your total drug costs (including what our plan has paid and what you have paid) reach \$4,230, you will pay no more than 25% coinsurance for generic drugs or 25% coinsurance for brand name drugs, for any drug tier during the coverage gap.		After your total drug costs (including what our plan has paid and what you have paid) reach \$4,230, you will pay no more than 25% coinsurance for generic drugs or 25% coinsurance for brand name drugs, for any drug tier during the coverage gap.		After your total drug costs (including what our plan has paid and what you have paid) reach \$4,430, you will pay no more than 25% coinsurance for generic drugs or 25% coinsurance for brand name drugs, for any drug tier during the coverage gap.	

Prescription Drug Coverage	Wellcare Assist (HMO) H0562, Plan 127		Wellcare Plus Sapphire II (HMO) H3561, Plan 002		Wellcare Plus Sapphire I (HMO) H0562, Plan 122	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
<b>Stage 4: Catastrophic Coverage</b>						
	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,050, you pay the greater of: <ul style="list-style-type: none"> <li>• 5% coinsurance, or</li> <li>• \$3.95 copay for generic (including brand drugs treated as generic) and a \$9.85 copay for all other drugs.</li> </ul>		After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,050, you pay the greater of: <ul style="list-style-type: none"> <li>• 5% coinsurance, or</li> <li>• \$3.95 copay for generic (including brand drugs treated as generic) and a \$9.85 copay for all other drugs.</li> </ul>		After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,050, you pay the greater of: <ul style="list-style-type: none"> <li>• 5% coinsurance, or</li> <li>• \$3.95 copay for generic (including brand drugs treated as generic) and a \$9.85 copay for all other drugs.</li> </ul>	

Cost-sharing may differ based on point-of-service (mail-order, retail, Long Term Care (LTC)), home infusion, whether the pharmacy is in our preferred or standard network, or whether the prescription is a short-term (30-day supply) or long term (90-day supply).

**Excluded Drugs:**

This plan includes enhanced drug coverage of certain excluded drugs. Generic only Sildenafil and Vardenafil on Tier 1 have a quantity limit of six pills every 30 days.

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

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

## Additional Benefits

	<b>Wellcare Assist (HMO) H0562, Plan 127</b>	<b>Wellcare Plus Sapphire II (HMO) H3561, Plan 002</b>	<b>Wellcare Plus Sapphire I (HMO) H0562, Plan 122</b>
<b>Chiropractic Services</b> Medicare-covered	\$5 copay ▪ *	\$0 copay ▪ *	\$0 copay ▪ *
Routine chiropractic services	\$5 copay ▪ *  36 visit(s) every year	\$0 copay ▪ *  36 visit(s) every year	\$0 copay ▪ *  36 visit(s) every year
<b>Acupuncture</b> Medicare-covered	\$0 copay for Medicare-covered Acupuncture received in a PCP office. \$5 copay for Medicare-covered Acupuncture received in a Specialist office. \$5 copay for Medicare-covered Acupuncture received in a Chiropractor office. ▪ *	\$0 copay for Medicare-covered Acupuncture received in a PCP office. \$0 copay for Medicare-covered Acupuncture received in a Specialist office. \$0 copay for Medicare-covered Acupuncture received in a Chiropractor office. ▪ *	\$0 copay for Medicare-covered Acupuncture received in a PCP office. \$0 copay for Medicare-covered Acupuncture received in a Specialist office. \$0 copay for Medicare-covered Acupuncture received in a Chiropractor office. ▪ *

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

*Services with a square (▪) means a referral may be required.*



## Additional Benefits

	<b>Wellcare Assist (HMO) H0562, Plan 127</b>	<b>Wellcare Plus Sapphire II (HMO) H3561, Plan 002</b>	<b>Wellcare Plus Sapphire I (HMO) H0562, Plan 122</b>
Routine acupuncture services	\$0 copay ■ *  Limited to 36 visit(s) every year.	\$0 copay ■ *  Limited to 24 visit(s) every year	\$0 copay ■ *  Limited to 24 visit(s) every year
<b>Podiatry Services (Foot Care)</b> Medicare Covered	\$5 copay ■	\$0 copay ■	\$0 copay ■
Routine Podiatry Services	\$5 copay ■  12 visit(s) every year  <b>What you should            know:</b> Foot exams and treatments are available if you have diabetes-related nerve damage and/or meet certain conditions.	\$0 copay ■  12 visit(s) every year  <b>What you should            know:</b> Foot exams and treatments are available if you have diabetes-related nerve damage and/or meet certain conditions.	\$0 copay ■  12 visit(s) every year  <b>What you should            know:</b> Foot exams and treatments are available if you have diabetes-related nerve damage and/or meet certain conditions.

*Services with an asterisk (\*) may require prior authorization.  
 Services with a square (■) means a referral may be required.*

## Additional Benefits

	<b>Wellcare Assist (HMO) H0562, Plan 127</b>	<b>Wellcare Plus Sapphire II (HMO) H3561, Plan 002</b>	<b>Wellcare Plus Sapphire I (HMO) H0562, Plan 122</b>
<b>Virtual Visits</b>	<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.</p>		
<b>Home health agency care</b>	\$0 copay ■ *	20% coinsurance ■ *	20% coinsurance ■ *
<b>Meals</b>  Post-Acute Meals	<u>Not covered</u>	\$0 copay for each post-acute meal ■ <b>What you should know:</b> You pay nothing for post-acute meals immediately following an Inpatient hospital stay to aid in recovery with a maximum of 3 meals per day for up to 14 days.	\$0 copay for each post-acute meal ■ <b>What you should know:</b> You pay nothing for post-acute meals immediately following an Inpatient hospital stay to aid in recovery with a maximum of 3 meals per day for up to 14 days.

*Services with an asterisk (\*) may require prior authorization.  
Services with a square (■) means a referral may be required.*

## Additional Benefits

	<b>Wellcare Assist (HMO) H0562, Plan 127</b>	<b>Wellcare Plus Sapphire II (HMO) H3561, Plan 002</b>	<b>Wellcare Plus Sapphire I (HMO) H0562, Plan 122</b>
Chronic Meals	<u>Not</u> covered	\$0 copay for each chronic meal  ■ <b>What you should know:</b> You pay nothing for home delivered meals as part of a supervised program designed to transition members with chronic conditions to lifestyle modifications. Members receive 3 meals per day for up to 28 days per month, for a maximum of 84 meals. The benefit can be received for up to 3 months.	\$0 copay for each chronic meal  ■ <b>What you should know:</b> You pay nothing for home delivered meals as part of a supervised program designed to transition members with chronic conditions to lifestyle modifications. Members receive 3 meals per day for up to 28 days per month, for a maximum of 84 meals. The benefit can be received for up to 3 months.
<b>Medical Equipment/Supplies</b>			
Durable Medical Equipment (DME)	20% coinsurance *	20% coinsurance *	20% coinsurance *
Prosthetics	20% coinsurance *	20% coinsurance *	20% coinsurance *
Diabetic supplies	\$0 copay *	\$0 copay *	\$0 copay *

*Services with an asterisk (\*) may require prior authorization.  
Services with a square (■) means a referral may be required.*

## Additional Benefits

	<b>Wellcare Assist (HMO) H0562, Plan 127</b>	<b>Wellcare Plus Sapphire II (HMO) H3561, Plan 002</b>	<b>Wellcare Plus Sapphire I (HMO) H0562, Plan 122</b>
Diabetic therapeutic shoes or inserts	20% coinsurance *	20% coinsurance *	20% coinsurance *
<b>Opioid treatment program services</b>	\$5 copay *	\$0 copay *	\$0 copay *
<b>Over-the-Counter (OTC) Items</b>	\$0 copay The maximum total benefit is \$100 every three months  <b>What you should know:</b> Members may purchase eligible items from participating locations or through the plan's catalog for delivery to their home.	\$0 copay The maximum total benefit is \$150 every three months  <b>What you should know:</b> Members may purchase eligible items from participating locations or through the plan's catalog for delivery to their home.	\$0 copay The maximum total benefit is \$140 every three months  <b>What you should know:</b> Members may purchase eligible items from participating locations or through the plan's catalog for delivery to their home.
<b>Wellness Programs</b>  Fitness	For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage.  \$0 copay Coverage includes: Activity Tracker and Physical Fitness	For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage.  \$0 copay Coverage includes: Activity Tracker and Physical Fitness	For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage.  \$0 copay Coverage includes: Activity Tracker and Physical Fitness

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

*Services with a square (■) means a referral may be required.*

## Additional Benefits

	<b>Wellcare Assist (HMO) H0562, Plan 127</b>	<b>Wellcare Plus Sapphire II (HMO) H3561, Plan 002</b>	<b>Wellcare Plus Sapphire I (HMO) H0562, Plan 122</b>
	<p><b>What you should know:</b></p> <p>The benefit on this plan provides a membership to Peerfit Move, a flexible fitness benefit with monthly credits to use on a variety of larger gyms or local fitness studios. Members will have 32 credits each month to utilize. Credits will be sufficient to cover a monthly gym membership and/or fitness studio classes, or at-home fitness boxes and fitness videos.</p>	<p><b>What you should know:</b></p> <p>The benefit on this plan provides a membership to Peerfit Move, a flexible fitness benefit with monthly credits to use on a variety of larger gyms or local fitness studios. Members will have 32 credits each month to utilize. Credits will be sufficient to cover a monthly gym membership and/or fitness studio classes, or at-home fitness boxes and fitness videos.</p>	<p><b>What you should know:</b></p> <p>The benefit on this plan provides a membership to Peerfit Move, a flexible fitness benefit with monthly credits to use on a variety of larger gyms or local fitness studios. Members will have 32 credits each month to utilize. Credits will be sufficient to cover a monthly gym membership and/or fitness studio classes, or at-home fitness boxes and fitness videos.</p>
Additional sessions of smoking and tobacco cessation counseling	<p>\$0 copay</p> <p>Limited to 5 visit(s) every year</p>	<p>\$0 copay</p> <p>Limited to 5 visit(s) every year</p>	<p>\$0 copay</p> <p>Limited to 5 visit(s) every year</p>

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

*Services with a square (▪) means a referral may be required.*

## Additional Benefits

	<b>Wellcare Assist (HMO) H0562, Plan 127</b>	<b>Wellcare Plus Sapphire II (HMO) H3561, Plan 002</b>	<b>Wellcare Plus Sapphire I (HMO) H0562, Plan 122</b>
Additional Routine Annual Physical	\$0 copay <b>What you should know:</b> Wellness programs are a great way to maintain your health. Whether it's an extra checkup during the year or you just have a simple health question, we are here as your partner in health.	\$0 copay <b>What you should know:</b> Wellness programs are a great way to maintain your health. Whether it's an extra checkup during the year or you just have a simple health question, we are here as your partner in health.	\$0 copay <b>What you should know:</b> Wellness programs are a great way to maintain your health. Whether it's an extra checkup during the year or you just have a simple health question, we are here as your partner in health.
24-Hour Nurse Advice Line	\$0 copay	\$0 copay	\$0 copay
Personal emergency medical response device (PERS)	\$0 copay	\$0 copay	\$0 copay
<b>Special Supplemental Benefits for Chronically Ill (SSBCI)</b> To qualify for these benefits you must meet specific criteria, including having a qualifying chronic condition and determined to be eligible for high-risk care management. For a complete list of eligibility criteria, please see the Evidence of Coverage.	Special supplemental benefits for the chronically ill are not covered	Utility Flex Card: You pay \$0 copay Plan covers up to \$50 per month to help cover the cost of utilities for your home. Limitations apply.  Referral may be required *	Grocery Delivery: You pay \$0 copay Plan covers up to \$50 per month to use on plan-approved grocery items. Limitations apply.  Robotic Companion: You pay \$0 copay Covers an interactive companion cat or dog from a

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**Additional Benefits**

	<b>Wellcare Assist (HMO) H0562, Plan 127</b>	<b>Wellcare Plus Sapphire II (HMO) H3561, Plan 002</b>	<b>Wellcare Plus Sapphire I (HMO) H0562, Plan 122</b>
			<p>contracted provider. Limitations apply.</p> <p>Service Animal: You pay \$0 copay Helps cover the cost of certain items for your ADA-approved service animal up to \$50 per month. Limitations apply.</p> <p>Referral may be required *</p>
<b>Flex Card</b>	<p>\$500 yearly benefit</p> <p><b>What you should know:</b></p> <p>The Flex Card benefit is a debit card that may be used to reduce out of pocket costs at a dental, vision or hearing providers that accepts the card carrier.</p>	<u>Not</u> covered	<u>Not</u> covered

*Services with an asterisk (\*) may require prior authorization.  
Services with a square (▪) means a referral may be required.*

ATENCIÓN: Si habla español, contamos con servicios de asistencia lingüística que se encuentran disponibles para usted de manera gratuita. Llame al número de Servicios para Miembros que se indica para su estado en la página siguiente.

注意：如果您說中文，您可以免費獲得語言援助服務。請撥打針對您所在州列示於下一頁的會員服務部電話號碼。

Chú ý: Nếu quý vị nói tiếng Việt, dịch vụ hỗ trợ ngôn ngữ có sẵn miễn phí dành cho quý vị. Hãy gọi số điện thoại của bộ phận Dịch Vụ Thành Viên thuộc bang của quý vị ở trang tiếp theo.

주의사항: 한국어를 구사할 경우, 언어 보조 서비스를 무료로 이용 가능합니다. 다음 페이지에서 가입자의 주에 해당하는 목록 내 가입자 서비스부 번호로 전화해 주십시오.

Atensyon: Kung nagsasalita ka ng Tagalog, may mga available na libreng tulong sa wika para sa iyo. Tumawag sa numero ng Mga Serbisyo para sa Miyembro na nakalista para sa iyong estado sa susunod na page.

Dumngeg: No agsasau ka iti Ilokano, dagiti tulong nga serbisio, a libre, ket available para kaniam. Awagam iti numero dagiti serbisio iti Miembro a nakalista para iti estadom iti sumaruno a panid.

La Silafia: Afai e te tautala i le gagana Samoa, o lo’o avanoa ia te oe ‘au’aunaga fesoasoani i le gagana, e leai se totogi. Vala’au le Member Services numeru lisiina mo lou setete i le isi itulau.

Maliu: Ke wala’au Hawai’i ‘oe, loa’a ke kōkua ma ka unuhi ‘ōlelo me ke kākī ‘ole. E kelepona i ka helu kelepona o ka Māhele Kōkua Hoa i hō’ike ‘ia no kou moku’āina ma kēia ‘ao’ao a’e.



# We're Just a Phone Call Away

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## ARKANSAS

+ HMO, HMO D-SNP

☎ 1-855-565-9518

📄 Or visit [www.wellcare.com/allwellAR](http://www.wellcare.com/allwellAR)

## ARIZONA

+ HMO, HMO C-SNP , HMO D-SNP

☎ 1-800-977-7522

📄 Or visit [www.wellcare.com/allwellAZ](http://www.wellcare.com/allwellAZ)

## CALIFORNIA

+ HMO, HMO C-SNP, HMO D-SNP, PPO

☎ 1-800-275-4737

📄 Or visit [www.wellcare.com/healthnetCA](http://www.wellcare.com/healthnetCA)

## FLORIDA

+ HMO D-SNP

☎ 1-877-935-8022

📄 Or visit [www.wellcare.com/allwellFL](http://www.wellcare.com/allwellFL)

## GEORGIA

+ HMO

☎ 1-844-890-2326

+ HMO D-SNP

☎ 1-877-725-7748

📄 Or visit [www.wellcare.com/allwellGA](http://www.wellcare.com/allwellGA)

## INDIANA

+ HMO, PPO

☎ 1-855-766-1541

+ HMO D-SNP

☎ 1-833-202-4704

📄 Or visit [www.wellcare.com/allwellIN](http://www.wellcare.com/allwellIN)

## KANSAS

+ HMO, PPO

☎ 1-855-565-9519

+ HMO D-SNP

☎ 1-833-402-6707

📄 Or visit [www.wellcare.com/allwellKS](http://www.wellcare.com/allwellKS)

## LOUISIANA

+ HMO

☎ 1-855-766-1572

+ HMO D-SNP

☎ 1-833-541-0767

📄 Or visit [www.wellcare.com/allwellLA](http://www.wellcare.com/allwellLA)

## MISSOURI

+ HMO

☎ 1-855-766-1452

+ HMO D-SNP

☎ 1-833-298-3361

📄 Or visit [www.wellcare.com/allwellMO](http://www.wellcare.com/allwellMO)

## MISSISSIPPI

+ HMO  
☎ 1-844-786-7711

+ HMO D-SNP  
☎ 1-833-260-4124

📄 Or visit [www.wellcare.com/allwellMS](http://www.wellcare.com/allwellMS)

## NEBRASKA

+ HMO, PPO  
☎ 1-833-542-0693

+ HMO D-SNP, PPO D-SNP  
☎ 1-833-853-0864

📄 Or visit [www.wellcare.com/NE](http://www.wellcare.com/NE)

## NEVADA

+ HMO, HMO C-SNP, PPO  
☎ 1-833-854-4766

+ HMO D-SNP  
☎ 1-833-717-0806

📄 Or visit [www.wellcare.com/allwellNV](http://www.wellcare.com/allwellNV)

## NEW MEXICO

+ HMO, PPO  
☎ 1-833-543-0246

+ HMO D-SNP  
☎ 1-844-810-7965

📄 Or visit [www.wellcare.com/allwellNM](http://www.wellcare.com/allwellNM)

## NEW YORK

+ HMO, HMO-POS, HMO D-SNP  
☎ 1-800-247-1447

📄 Or visit [www.fideliscare.org/wellcaremedicare](http://www.fideliscare.org/wellcaremedicare)

## OHIO

+ HMO, PPO  
☎ 1-855-766-1851

+ HMO D-SNP  
☎ 1-866-389-7690

📄 Or visit [www.wellcare.com/allwellOH](http://www.wellcare.com/allwellOH)

## OKLAHOMA

+ HMO, PPO  
☎ 1-833-853-0865

+ HMO D-SNP  
☎ 1-833-853-0866

📄 Or visit [www.wellcare.com/OK](http://www.wellcare.com/OK)

## OREGON

+ HMO, PPO  
☎ 1-844-582-5177

📄 Or visit [www.wellcare.com/healthnetOR](http://www.wellcare.com/healthnetOR)

+ HMO D-SNP  
☎ 1-844-867-1156

📄 Or visit [www.wellcare.com/trilliumOR](http://www.wellcare.com/trilliumOR)

## PENNSYLVANIA

+ HMO, PPO  
☎ 1-855-766-1456

+ HMO D-SNP  
☎ 1-866-330-9368

📄 Or visit [www.wellcare.com/allwellPA](http://www.wellcare.com/allwellPA)


## SOUTH CAROLINA

+ HMO, HMO D-SNP  
☎ 1-855-766-1497

📄 Or visit [www.wellcare.com/allwellSC](http://www.wellcare.com/allwellSC)

## TEXAS

 HMO

 1-844-796-6811

 HMO D-SNP

 1-877-935-8023

 Or visit [www.wellcare.com/allwellTX](http://www.wellcare.com/allwellTX)

## WISCONSIN

 HMO D-SNP

 1-877-935-8024

 Or visit [www.wellcare.com/allwellWI](http://www.wellcare.com/allwellWI)

## WASHINGTON

 PPO

 1-844-582-5177

 Or visit [www.wellcare.com/healthnetOR](http://www.wellcare.com/healthnetOR)

**TTY FOR ALL STATES: 711**

## HOURS OF OPERATION

 **October 1 to March 31:** Monday–Sunday, 8 a.m. to 8 p.m.

 **April 1 to September 30:** Monday–Friday, 8 a.m. to 8 p.m.

## 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 1-866-277-6583 (TTY: 711). 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.

## Understanding the Benefits

- Review the full list of benefits found in the *Evidence of Coverage* (EOC), especially for those services for which you routinely see a doctor. Visit [www.wellcare.com/healthnetca](http://www.wellcare.com/healthnetca) or call 1-866-277-6583 (TTY: 711) to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

## Understanding Important Rules

- For plans with a plan premium (Does not apply to plans with zero plan premium):** 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, 2023.
- For HMO plans only:** Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- For PPO and PFFS plans only:** Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situations, non-contracted providers may deny care. In addition, you will pay a higher co-pay for services received by non-contracted providers.
- For C-SNP plans only:** This plan is a chronic condition special needs plan (C-SNP). Your ability to enroll will be based on verification that you have a qualifying specific severe or disabling chronic condition.
- For D-SNP plans only:** 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.

## Contact Us

For more information, please contact us:

### By phone

Toll-free at 1-866-277-6583 (TTY 711). Your call may be answered by a licensed agent.

### Hours of Operation

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.

**Online** [www.wellcare.com/healthnetCA](http://www.wellcare.com/healthnetCA)

**We're with our members every step of the way.**

Centene, Inc. is 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.