



2022 Summary of Benefits

Tennessee

Wellcare Giveback Open (PPO)

H9428 | 002

Wellcare No Premium Open (PPO)

H9428 | 001

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 Giveback Open (PPO) and Wellcare No Premium Open (PPO) 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/medicare. 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:

H9428002000 Wellcare Giveback Open (PPO) includes these counties in Tennessee: Anderson, Bedford, Benton, Bledsoe, Blount, Bradley, Campbell, Cannon, Carroll, Cheatham, Claiborne, Clay, Cocke, Coffee, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Franklin, Giles, Grainger, Grundy, Hamblen, Hamilton, Hancock, Hardeman, Haywood, Hickman, Houston, Humphreys, Jackson, Jefferson, Knox, Lawrence, Lewis, Lincoln, Loudon, Macon, Marion, Marshall, Maury, Meigs, Monroe, Montgomery, Moore, Morgan, Overton, Perry, Pickett, Polk, Putnam, Rhea, Roane, Robertson, Rutherford, Scott, Sequatchie, Sevier, Shelby, Smith, Stewart, Sumner, Trousdale, Union, Van Buren, Warren, Wayne, White, Williamson, and Wilson.

H9428001000 Wellcare No Premium Open (PPO) includes these counties in Tennessee: Anderson, Bedford, Benton, Bledsoe, Blount, Bradley, Campbell, Cannon, Carroll, Cheatham, Claiborne, Clay, Cocke, Coffee, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Franklin, Giles, Grainger, Grundy, Hamblen, Hamilton, Hancock, Hardeman, Haywood, Hickman, Houston, Humphreys, Jackson, Jefferson, Knox, Lawrence, Lewis, Lincoln, Loudon, Macon, Marion, Marshall, Maury, Meigs, Monroe, Montgomery, Moore, Morgan, Overton, Perry, Pickett, Polk, Putnam, Rhea, Roane, Robertson, Rutherford, Scott, Sequatchie, Sevier, Shelby, Smith, Stewart, Sumner, Trousdale, Union, Van Buren, Warren, Wayne, White, Williamson, and Wilson.

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.

Preferred Provider Organizations (PPOs) You'll enjoy the freedom and flexibility to access your health care where you want it and when you want it. You may seek care from any Medicare provider in the country who agrees to see you as a Medicare member, but you'll generally pay less when you use contracted providers in our network. Out-of-network providers may choose not to bill our plan and may ask you to pay for services up front. If this happens, you can fill out a claim form and submit it to us with a copy of the bill and any documentation you have about payments you have made. Out-of-network/non-contracted providers are under no obligation to treat Wellcare Giveback Open (PPO),

Wellcare No Premium Open (PPO) plan members, except in emergency situations. 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 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 Giveback Open (PPO) and Wellcare No Premium Open (PPO) 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/medicare.

For more information, please call us at 1-844-917-0175 (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/medicare.

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

	Wellcare Giveback Open (PPO) H9428, Plan 002	Wellcare No Premium Open (PPO) H9428, Plan 001
Service Area	<p>Our plans and service areas: H9428002000 Wellcare Giveback Open (PPO) includes these counties in Tennessee: Anderson, Bedford, Benton, Bledsoe, Blount, Bradley, Campbell, Cannon, Carroll, Cheatham, Claiborne, Clay, Cocke, Coffee, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Franklin, Giles, Grainger, Grundy, Hamblen, Hamilton, Hancock, Hardeman, Haywood, Hickman, Houston, Humphreys, Jackson, Jefferson, Knox, Lawrence, Lewis, Lincoln, Loudon, Macon, Marion, Marshall, Maury, Meigs, Monroe, Montgomery, Moore, Morgan, Overton, Perry, Pickett, Polk, Putnam, Rhea, Roane, Robertson, Rutherford, Scott, Sequatchie, Sevier, Shelby, Smith, Stewart, Sumner, Trousdale, Union, Van Buren, Warren, Wayne, White, Williamson, and Wilson.</p> <p>H9428001000 Wellcare No Premium Open (PPO) includes these counties in Tennessee: Anderson, Bedford, Benton, Bledsoe, Blount, Bradley, Campbell, Cannon, Carroll, Cheatham, Claiborne, Clay, Cocke, Coffee, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Franklin, Giles, Grainger, Grundy, Hamblen, Hamilton, Hancock, Hardeman, Haywood, Hickman, Houston, Humphreys, Jackson, Jefferson, Knox, Lawrence, Lewis, Lincoln, Loudon, Macon, Marion, Marshall, Maury, Meigs, Monroe, Montgomery, Moore, Morgan, Overton, Perry, Pickett, Polk, Putnam, Rhea, Roane, Robertson, Rutherford, Scott, Sequatchie, Sevier, Shelby, Smith, Stewart, Sumner, Trousdale, Union, Van Buren, Warren, Wayne, White, Williamson, and Wilson.</p>	
PPO plans do not require a prior authorization or referral for out-of-network services.		
Monthly plan premium You must continue to pay your Medicare Part B premium.	\$0	\$0

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

Benefits

	Wellcare Giveback Open (PPO) H9428, Plan 002	Wellcare No Premium Open (PPO) H9428, Plan 001
Part B Premium Reduction	This plan offers a \$40 give back every month in your Social Security check.	Not available
Deductible	No deductible	No deductible
Maximum out-of-Pocket Responsibility (does not include prescription drugs)	\$6,700 in-network annually \$10,000 combined in and out-of-network annually This is the most you will pay in copays and coinsurance for Part A and B services for the year.	\$5,500 in-network annually \$10,000 combined in and out-of-network annually This is the most you will pay in copays and coinsurance for Part A and B services for the year.
Inpatient Hospital coverage	<p>In-Network For each admission, you pay:</p> <ul style="list-style-type: none"> • \$335 copay per day for days 1 through 6 • \$0 copay per day for days 7 through 90 <p>*</p> <p>Out-of-Network Days 1-90: 20% coinsurance per stay.</p>	<p>In-Network For each admission, you pay:</p> <ul style="list-style-type: none"> • \$275 copay per day for days 1 through 6 • \$0 copay per day for days 7 through 90 <p>*</p> <p>Out-of-Network Days 1-90: 35% coinsurance per stay.</p>

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Benefits

	Wellcare Giveback Open (PPO) H9428, Plan 002	Wellcare No Premium Open (PPO) H9428, Plan 001
Outpatient Hospital coverage Outpatient hospital services	<p>In-Network \$350 copay for surgical and non-surgical services *</p> <p>Out-of-Network 40% coinsurance for surgical and non-surgical services</p>	<p>In-Network \$325 copay for surgical and non-surgical services *</p> <p>Out-of-Network 35% coinsurance for surgical and non-surgical services</p>
Outpatient hospital observation services	<p>In-Network \$90 copay for outpatient observation services when you enter observation status through an emergency room. \$350 copay for outpatient observation services when you enter observation status through an outpatient facility. *</p> <p>Out-of-Network 40% coinsurance</p>	<p>In-Network \$90 copay for outpatient observation services when you enter observation status through an emergency room. \$325 copay for outpatient observation services when you enter observation status through an outpatient facility. *</p> <p>Out-of-Network 35% coinsurance</p>
Ambulatory surgical center (ASC)	<p>In-Network \$250 copay *</p> <p>Out-of-Network 40% coinsurance</p>	<p>In-Network \$300 copay *</p> <p>Out-of-Network 35% coinsurance</p>

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Benefits

	Wellcare Giveback Open (PPO) H9428, Plan 002	Wellcare No Premium Open (PPO) H9428, Plan 001
Doctor Visits		
Primary Care Providers	In-Network \$0 copay Out-of-Network 40% coinsurance	In-Network \$0 copay Out-of-Network 35% coinsurance
Specialists	In-Network \$40 copay * Out-of-Network 40% coinsurance	In-Network \$25 copay * Out-of-Network 35% coinsurance
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 shots, Hepatitis B shots, Pneumococcal shots))	In-Network \$0 copay Out-of-Network \$0 copay	In-Network \$0 copay Out-of-Network \$0 copay
Emergency care	\$90 copay Copay is waived if you are admitted to a hospital within 24 hours.	\$90 copay Copay is waived if you are admitted to a hospital within 24 hours.

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

Benefits

	Wellcare Giveback Open (PPO) H9428, Plan 002	Wellcare No Premium Open (PPO) H9428, Plan 001
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.	\$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.
Urgently needed services	\$40 copay Copay is waived if you are admitted to a hospital within 24 hours.	\$40 copay Copay is waived if you are admitted to a hospital within 24 hours.
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.	\$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.

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Benefits

	Wellcare Giveback Open (PPO) H9428, Plan 002	Wellcare No Premium Open (PPO) H9428, Plan 001
Diagnostic Services/Labs/Imaging	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	In-Network \$0 copay *	In-Network \$0 copay *
	Out-of-Network 40% coinsurance	Out-of-Network \$0 copay
Diagnostic tests and procedures	In-Network \$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. \$40 copay for all other Medicare-covered diagnostic procedures and tests. *	In-Network \$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. \$40 copay for all other Medicare-covered diagnostic procedures and tests. *
	Out-of-Network 40% coinsurance	Out-of-Network 35% coinsurance
Outpatient X-rays	In-Network \$0 copay *	In-Network \$0 copay *
	Out-of-Network 40% coinsurance	Out-of-Network 35% coinsurance

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Benefits

	Wellcare Giveback Open (PPO) H9428, Plan 002	Wellcare No Premium Open (PPO) H9428, Plan 001
Diagnostic radiology services (e.g. MRI, CAT Scan)	<p>In-Network \$0 copay for a DEXA scan. \$0 copay for a diagnostic mammogram. \$350 copay for all other diagnostic radiology services. *</p> <p>Out-of-Network 40% coinsurance</p>	<p>In-Network \$0 copay for a DEXA scan. \$0 copay for a Diagnostic Mammogram. \$40 copay for diagnostic radiology services at all other locations. \$325 copay for diagnostic radiology services received in an outpatient setting. *</p> <p>Out-of-Network 35% coinsurance</p>
Therapeutic Radiology	<p>In-Network 20% coinsurance *</p> <p>Out-of-Network 40% coinsurance</p>	<p>In-Network 20% coinsurance *</p> <p>Out-of-Network 35% coinsurance</p>
Hearing services Hearing Exam Medicare Covered	<p>In-Network \$40 copay *</p> <p>Out-of-Network 40% coinsurance</p>	<p>In-Network \$25 copay *</p> <p>Out-of-Network 35% coinsurance</p>

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Benefits

	Wellcare Giveback Open (PPO) H9428, Plan 002	Wellcare No Premium Open (PPO) H9428, Plan 001
Routine hearing exam	<p>In-Network \$0 copay *</p> <p>Out-of-Network 40% coinsurance</p> <p>1 exam every year</p>	<p>In-Network \$0 copay *</p> <p>Out-of-Network 40% coinsurance</p> <p>1 exam every year</p>
Hearing Aids		
Hearing Aid Fitting/Evaluation(s)	<p>In-Network \$0 copay *</p> <p>Out-of-Network 40% coinsurance</p> <p>1 fitting(s) / evaluation(s) every year</p>	<p>In-Network \$0 copay *</p> <p>Out-of-Network 40% coinsurance</p> <p>1 fitting(s) / evaluation(s) every year</p>
Hearing aid allowance	Up to a \$700 allowance for both ears combined every year for hearing aids.	Up to a \$1,000 allowance for both ears combined every year for hearing aids.
All types	<p>In-Network \$0 copay *</p> <p>Out-of-Network 40% coinsurance</p> <p>Limited to 2 hearing aid(s) every year</p>	<p>In-Network \$0 copay *</p> <p>Out-of-Network 40% coinsurance</p> <p>Limited to 2 hearing aid(s) every year</p>

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Benefits

	Wellcare Giveback Open (PPO) H9428, Plan 002	Wellcare No Premium Open (PPO) H9428, Plan 001
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.	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.
Dental services		
Preventive services	In-Network \$0 copay *	In-Network \$0 copay *
	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance
	Cleanings 2 every year	Cleanings 2 every year
	Dental x-rays 1 every 12 to 36 months	Dental x-rays 1 every 12 to 36 months
	Oral exams 2 every year	Oral exams 2 every year
Fluoride Treatment	In-Network \$0 copay *	In-Network \$0 copay *
	Out-of-Network 50% coinsurance	Out-of-Network 50% coinsurance
	1 every year	1 every year

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

Benefits

	Wellcare Giveback Open (PPO) H9428, Plan 002	Wellcare No Premium Open (PPO) H9428, Plan 001
Comprehensive services Medicare Covered	In-Network \$40 copay for each Medicare-covered service. *	In-Network \$25 copay for each Medicare-covered service. *
Diagnostic Services	Out-of-Network 40% coinsurance for each Medicare-covered service. In-Network \$0 copay * Out-of-Network 50% coinsurance 1 diagnostic service(s) every year	Out-of-Network 35% coinsurance for each Medicare-covered service. In-Network 20% coinsurance * Out-of-Network 50% coinsurance 1 diagnostic service(s) every year
Restorative Services	In-Network <u>Not</u> covered Out-of-Network <u>Not</u> covered	In-Network 20% coinsurance * Out-of-Network 50% coinsurance 1 restorative service(s) every 12 to 84 months.

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

Benefits

	Wellcare Giveback Open (PPO) H9428, Plan 002	Wellcare No Premium Open (PPO) H9428, Plan 001
Endodontics/ Periodontics/ Extractions	In-Network <u>Not</u> covered	In-Network 20% coinsurance *
	Out-of-Network <u>Not</u> covered	Out-of-Network 50% coinsurance 1 endodontic service(s) per tooth 1 periodontic service(s) every 6 to 36 months 1 extraction(s) per tooth
Non-routine services	In-Network \$0 copay *	In-Network 20% coinsurance *
	Out-of-Network 50% coinsurance 1 non-routine service(s) every day to 24 months	Out-of-Network 50% coinsurance 1 non-routine service(s) every day to 24 months
Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services	In-Network <u>Not</u> covered	In-Network 20% coinsurance *
	Out-of-Network <u>Not</u> covered	Out-of-Network 50% coinsurance Prosthodontics are not covered 1 Oral Maxillofacial procedure every 12 to 60 months or per lifetime

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

Benefits

	Wellcare Giveback Open (PPO) H9428, Plan 002	Wellcare No Premium Open (PPO) H9428, Plan 001
Additional Dental Information	What you should know: This plan includes coverage of preventive and comprehensive services up to \$750.	What you should know: This plan includes coverage of preventive and comprehensive services up to \$2,000.
Vision Services Eye Exam Medicare Covered	In-Network \$0 copay (Medicare-covered diabetic retinopathy screening) \$40 copay (all other Medicare-covered eye exams) * Out-of-Network \$0 copay (Medicare-covered diabetic retinopathy screening) 40% coinsurance (all other Medicare-covered eye exams)	In-Network \$0 copay (Medicare-covered diabetic retinopathy screening) \$25 copay (all other Medicare-covered eye exams) * Out-of-Network \$0 copay (Medicare-covered diabetic retinopathy screening) 35% coinsurance (all other Medicare-covered eye exams)
Routine eye exam (Refraction)	In-Network \$0 copay * Out-of-Network 40% coinsurance 1 exam every year	In-Network \$0 copay * Out-of-Network 40% coinsurance 1 exam every year
Glaucoma screening	In-Network \$0 copay for each Medicare-covered service. Out-of-Network \$0 copay for each Medicare-covered service.	In-Network \$0 copay for each Medicare-covered service. Out-of-Network \$0 copay for each Medicare-covered service.

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

Benefits

	Wellcare Giveback Open (PPO) H9428, Plan 002	Wellcare No Premium Open (PPO) H9428, Plan 001
Eyewear Medicare Covered	In-Network \$0 copay * Out-of-Network 40% coinsurance	In-Network \$0 copay * Out-of-Network 35% coinsurance
Routine eyewear Contact lenses/Eyeglasses (lenses and frames)/Eyeglass frames Eyewear allowance	In-Network \$0 copay Unlimited contacts every year Unlimited glasses (lenses and/or frames) every year * Out-of-Network 40% coinsurance Up to a \$100 combined allowance every year.	In-Network \$0 copay Unlimited contacts every year Unlimited glasses (lenses and/or frames) every year * Out-of-Network 40% coinsurance Up to a \$200 combined allowance every year
Mental Health Services Inpatient visit	In-Network For each admission, you pay: • \$1,750 copay per stay for days 1 through 90 * Out-of-Network Days 1-90: 40% coinsurance per stay.	In-Network For each admission, you pay: • \$275 copay per day for days 1 through 6 • \$0 copay per day for days 7 through 90 * Out-of-Network Days 1-90: 35% coinsurance per stay.

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

Benefits

	Wellcare Giveback Open (PPO) H9428, Plan 002	Wellcare No Premium Open (PPO) H9428, Plan 001
Outpatient individual therapy visit	In-Network \$40 copay * Out-of-Network 40% coinsurance	In-Network \$40 copay * Out-of-Network 35% coinsurance
Outpatient group therapy visit	In-Network \$40 copay * Out-of-Network 40% coinsurance	In-Network \$40 copay * Out-of-Network 35% coinsurance
Skilled nursing facility (SNF)	In-Network For each benefit period, you pay: <ul style="list-style-type: none"> • \$0 copay per day for days 1 through 20 • \$184 copay per day for days 21 through 100 * Out-of-Network Days 1-100: 40% coinsurance per benefit period.	In-Network For each benefit period, you pay: <ul style="list-style-type: none"> • \$0 copay per day for days 1 through 20 • \$178 copay per day for days 21 through 100 * Out-of-Network Days 1-100: 35% coinsurance per benefit period.
Therapy and Rehabilitation Services Physical Therapy	In-Network \$40 copay * Out-of-Network 40% coinsurance	In-Network \$40 copay * Out-of-Network 35% coinsurance

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Benefits

	Wellcare Giveback Open (PPO) H9428, Plan 002	Wellcare No Premium Open (PPO) H9428, Plan 001
Outpatient rehabilitation services provided by an occupational therapist	In-Network \$40 copay * Out-of-Network 40% coinsurance	In-Network \$40 copay * Out-of-Network 35% coinsurance
Pulmonary rehabilitation services	In-Network \$30 copay * Out-of-Network 40% coinsurance	In-Network \$30 copay * Out-of-Network 35% coinsurance
Ambulance Ground Ambulance	In-Network \$290 copay * Out-of-Network \$290 copay	In-Network \$300 copay * Out-of-Network \$300 copay
Air Ambulance	In-Network \$290 copay * Out-of-Network \$290 copay	In-Network \$300 copay * Out-of-Network \$300 copay
Transportation Services	In-Network <u>Not covered</u> Out-of-Network <u>Not covered</u>	In-Network <u>Not covered</u> Out-of-Network <u>Not covered</u>

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

Benefits

	Wellcare Giveback Open (PPO) H9428, Plan 002	Wellcare No Premium Open (PPO) H9428, Plan 001
Medicare Part B Drugs Chemotherapy drugs	In-Network 20% coinsurance * Out-of-Network 40% coinsurance	In-Network 20% coinsurance * Out-of-Network 35% coinsurance
Other Part B drugs	In-Network 20% coinsurance * Out-of-Network 40% coinsurance	In-Network 20% coinsurance * Out-of-Network 35% coinsurance

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Prescription Drug Coverage	Wellcare Giveback Open (PPO) H9428, Plan 002		Wellcare No Premium Open (PPO) H9428, Plan 001	
Stage 1: Annual Prescription Deductible				
Deductible	\$90 for 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.		\$75 for 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.	
Stage 2: Initial Coverage (after you pay your deductible, if applicable)				
You pay the following until your total yearly drug costs reach \$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.				
Retail cost-sharing (30-day/90-day supply)				
	Preferred	Standard	Preferred	Standard
Tier 1 (Preferred Generic Drugs - includes preferred generic drugs and may include some brand drugs.)	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay
Tier 2 (Generic Drugs - includes generic drugs and may include some brand drugs.)	\$10 / \$30 copay	\$15 / \$45 copay	\$10 / \$30 copay	\$15 / \$45 copay
Tier 3 (Preferred Brand Drugs - includes preferred brand drugs and may include some generic drugs.)	\$37 / \$111 copay	\$47 / \$141 copay	\$37 / \$111 copay	\$47 / \$141 copay

Prescription Drug Coverage	Wellcare Giveback Open (PPO) H9428, Plan 002		Wellcare No Premium Open (PPO) H9428, Plan 001	
	Preferred	Standard	Preferred	Standard
Tier 4 (Non-Preferred Drugs - includes non-preferred brand and non-preferred generic drugs.)	48% / 48% coinsurance	50% / 50% coinsurance	42% / 42% coinsurance	44% / 44% coinsurance
Tier 5 (Specialty Tier - includes high cost brand and generic drugs. Drugs in this tier are not eligible for exceptions for payment at a lower tier.)	31% coinsurance / Not Available	31% coinsurance / Not Available	31% coinsurance / Not Available	31% coinsurance / Not Available
Tier 6 (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

Prescription Drug Coverage	Wellcare Giveback Open (PPO) H9428, Plan 002		Wellcare No Premium Open (PPO) H9428, Plan 001	
Stage 2: Initial Coverage (after you pay your deductible, if applicable) (Continued)				
Mail-order cost-sharing (30-day/90-day supply)				
	Preferred	Standard	Preferred	Standard
Tier 1 (Preferred Generic Drugs - includes preferred generic drugs and may include some brand drugs.)	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay
Tier 2 (Generic Drugs - includes generic drugs and may include some brand drugs.)	\$10 / \$0 copay	\$15 / \$45 copay	\$10 / \$0 copay	\$15 / \$45 copay
Tier 3 (Preferred Brand Drugs - includes preferred brand drugs and may include some generic drugs.)	\$37 / \$74 copay	\$47 / \$141 copay	\$37 / \$74 copay	\$47 / \$141 copay
Tier 4 (Non-Preferred Drugs - includes non-preferred brand and non-preferred generic drugs.)	48% / 48% coinsurance	50% / 50% coinsurance	42% / 42% coinsurance	44% / 44% coinsurance
Tier 5 (Specialty Tier - includes high cost brand and generic drugs. Drugs in this tier are not eligible for exceptions for payment at a lower tier.)	31% coinsurance / Not Available	31% coinsurance / Not Available	31% coinsurance / Not Available	31% coinsurance / Not Available

Prescription Drug Coverage	Wellcare Giveback Open (PPO) H9428, Plan 002		Wellcare No Premium Open (PPO) H9428, Plan 001	
	Preferred	Standard	Preferred	Standard
Tier 6 (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
Stage 3: Coverage Gap				
	<p>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.</p> <p>During this stage, for select drugs on Tier 6 you pay your copayment or coinsurance. Please see your Formulary and Evidence of Coverage for details regarding this drug coverage.</p>		<p>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.</p> <p>During this stage, for select drugs on Tier 6 you pay your copayment or coinsurance. Please see your Formulary and Evidence of Coverage for details regarding this drug coverage.</p>	
Stage 4: Catastrophic Coverage				
	<p>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:</p> <ul style="list-style-type: none"> • 5% coinsurance, or • \$3.95 copay for generic (including brand drugs treated as generic) and a \$9.85 copay for all other drugs. 		<p>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:</p> <ul style="list-style-type: none"> • 5% coinsurance, or • \$3.95 copay for generic (including brand drugs treated as generic) and a \$9.85 copay for all other drugs. 	

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

	Wellcare Giveback Open (PPO) H9428, Plan 002	Wellcare No Premium Open (PPO) H9428, Plan 001
Chiropractic Services Medicare-covered	<p>In-Network \$20 copay *</p> <p>Out-of-Network 40% coinsurance</p>	<p>In-Network \$20 copay *</p> <p>Out-of-Network 35% coinsurance</p>
Acupuncture Medicare-covered	<p>In-Network \$0 copay for Medicare-covered Acupuncture received in a PCP office. \$40 copay for Medicare-covered Acupuncture received in a Specialist office. \$20 copay for Medicare-covered Acupuncture received in a Chiropractor office. *</p> <p>Out-of-Network 40% coinsurance for Medicare-covered Acupuncture received in a PCP office. 40% coinsurance for Medicare-covered Acupuncture received in a Specialist office. 40% coinsurance for Medicare-covered Acupuncture received in a Chiropractor office.</p>	<p>In-Network \$0 copay for Medicare-covered Acupuncture received in a PCP office. \$25 copay for Medicare-covered Acupuncture received in a Specialist office. \$20 copay for Medicare-covered Acupuncture received in a Chiropractor office. *</p> <p>Out-of-Network 35% coinsurance for Medicare-covered Acupuncture received in a PCP office. 35% coinsurance for Medicare-covered Acupuncture received in a Specialist office. 35% coinsurance for Medicare-covered Acupuncture received in a Chiropractor office.</p>

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

Additional Benefits

	Wellcare Giveback Open (PPO) H9428, Plan 002	Wellcare No Premium Open (PPO) H9428, Plan 001
Podiatry Services (Foot Care) Medicare Covered	<p>In-Network \$40 copay *</p> <p>Out-of-Network 40% coinsurance</p> <p>What you should know: Foot exams and treatments are available if you have diabetes-related nerve damage and/or meet certain conditions.</p>	<p>In-Network \$25 copay *</p> <p>Out-of-Network 35% coinsurance</p> <p>What you should know: Foot exams and treatments are available if you have diabetes-related nerve damage and/or meet certain conditions.</p>
Virtual Visits	<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>	
Home health agency care	<p>In-Network \$0 copay *</p> <p>Out-of-Network 40% coinsurance</p>	<p>In-Network \$0 copay *</p> <p>Out-of-Network \$0 copay</p>

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

Additional Benefits

	Wellcare Giveback Open (PPO) H9428, Plan 002	Wellcare No Premium Open (PPO) H9428, Plan 001
Meals Post-Acute Meals	\$0 copay for each post-acute meal What you should know: 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 What you should know: 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.
Medical Equipment/Supplies Durable Medical Equipment (DME)	In-Network 20% coinsurance * Out-of-Network 20% coinsurance	In-Network 20% coinsurance * Out-of-Network 20% coinsurance
Prosthetics	In-Network 20% coinsurance * Out-of-Network 20% coinsurance	In-Network 20% coinsurance * Out-of-Network 35% coinsurance
Diabetic supplies	In-Network \$0 copay * Out-of-Network 20% coinsurance	In-Network \$0 copay * Out-of-Network \$0 copay

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

Additional Benefits

	Wellcare Giveback Open (PPO) H9428, Plan 002	Wellcare No Premium Open (PPO) H9428, Plan 001
Diabetic therapeutic shoes or inserts	In-Network 20% coinsurance * Out-of-Network 20% coinsurance	In-Network 20% coinsurance * Out-of-Network 20% coinsurance
Opioid treatment program services	In-Network \$40 copay * Out-of-Network 40% coinsurance	In-Network \$25 copay * Out-of-Network 35% coinsurance
Over-the-Counter (OTC) Items	<u>Not</u> covered	\$0 copay The maximum total benefit is \$15 every three months What you should know: Members may purchase eligible items from participating locations or through the plan's catalog for delivery to their home.
Wellness Programs 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.*

Additional Benefits

	Wellcare Giveback Open (PPO) H9428, Plan 002	Wellcare No Premium Open (PPO) H9428, Plan 001
	<p>What you should know:</p> <p>This benefit covers an annual membership at a participating health club or fitness center. For members who do not live near a participating fitness center and/or prefer to exercise at home, members can choose from available exercise programs to be shipped to them at no cost. A Fitbit or Garmin fitness tracker may be selected as part of a home fitness kit.</p>	<p>What you should know:</p> <p>This benefit covers an annual membership at a participating health club or fitness center. For members who do not live near a participating fitness center and/or prefer to exercise at home, members can choose from available exercise programs to be shipped to them at no cost. A Fitbit or Garmin fitness tracker may be selected as part of a home fitness kit.</p>
Additional sessions of smoking and tobacco cessation counseling	<p>In-Network \$0 copay</p> <p>Out-of-Network \$0 copay</p> <p>Limited to 5 visit(s) every year</p>	<p>In-Network \$0 copay</p> <p>Out-of-Network \$0 copay</p> <p>Limited to 5 visit(s) every year</p>
Additional Routine Annual Physical	<p>In-Network \$0 copay</p> <p>Out-of-Network \$0 copay</p> <p>What you should know: 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.</p>	<p>In-Network \$0 copay</p> <p>Out-of-Network \$0 copay</p> <p>What you should know: 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.</p>

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

Additional Benefits

	Wellcare Giveback Open (PPO) H9428, Plan 002	Wellcare No Premium Open (PPO) H9428, Plan 001
24-Hour Nurse Advice Line	\$0 copay	\$0 copay
Flex Card	<u>Not</u> covered	\$500 yearly benefit What you should know: 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.

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

ATENCIÓN: Si habla español, contamos con servicios de asistencia lingüística que se encuentran disponibles para usted de manera gratuita. Llame al 1-877-374-4056 (TTY: 711).

注意：如果您說中文，您可以免費獲得語言援助服務。請致電 1-877-374-4056 (TTY：711)。

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 1-877-374-4056 (TTY: 711).

주의사항: 한국어를 구사할 경우, 언어 보조 서비스를 무료로 이용 가능합니다. 1-877-374-4056 (TTY: 711) 번으로 연락해 주십시오.

Atensyon: Kung nagsasalita ka ng Tagalog, may mga available na libreng tulong sa wika para sa iyo. Tumawag sa 1-877-374-4056 (TTY: 711).

Dumngeg: No agsasau ka iti Ilokano, dagiti tulong nga serbisio, a libre, ket available para kaniam. Awagan ti 1-877-374-4056 (TTY: 711).

La Silafia: Afai e te tautala i le gagana Sāmoa, gagana 'au'aunaga fesoasoani, fai fua leai se totogi, o lo'o avanoa ia te 'oe. Vala'au le 1-877-374-4056 (TTY: 711).

Maliu: Inā 'ōlelo Hawai'i 'oe, he lawelawe māhele 'ōlelo, manuahi, i lako iā 'oe. E kelepona iā 1-877-374-4056 (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 1-844-917-0175 (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/medicare or call 1-844-917-0175 (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 1-844-917-0175 (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/medicare

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.