



2024

Summary of Benefits

Texas

Wellcare Dual Liberty Nurture (HMO D-SNP)

H5294 | 010

Wellcare Dual Access Harmony (HMO D-SNP)

H5294 | 015

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 Liberty Nurture (HMO D-SNP) and Wellcare Dual Access Harmony (HMO D-SNP) from January 1, 2024 to December 31, 2024.

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/allwellTX. To request a copy, please call 1-844-917-0175 (TTY 711): Hours are Monday - Sunday, 8 am - 8 pm (all time zones).

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. To be eligible, the beneficiary must also be a United States citizen or lawfully present in the United States.

Our plans and service areas:

H5294010000 Wellcare Dual Liberty Nurture (HMO D-SNP) includes these counties in Texas: Aransas, Armstrong, Atascosa, Bailey, Bandera, Bee, Bexar, Borden, Bosque, Briscoe, Brooks, Calhoun, Cameron, Castro, Cochran, Coke, Collin, Colorado, Comal, Crosby, Dallas, Denton, DeWitt, Dickens, Dimmit, Donley, Duval, Ector, El Paso, Ellis, Erath, Fayette, Fisher, Floyd, Garza, Gillespie, Glasscock, Goliad, Gonzales, Grayson, Grimes, Guadalupe, Hale, Hamilton, Hidalgo, Hill, Hockley, Hood, Hunt, Irion, Jack, Jim Hogg, Jim Wells, Karnes, Kendall, Kenedy, Kent, Kimble, Kleberg, La Salle, Lamb, Leon, Limestone, Lubbock, Lynn, Martin, Mason, Maverick, McCulloch, McMullen, Medina, Mills, Mitchell, Navarro, Nolan, Nueces, Palo Pinto, Parker, Potter, Randall, Real, Refugio, Rockwall, San Patricio, San Saba, Shackelford, Smith, Somervell, Starr, Sterling, Swisher, Tarrant, Terry, Throckmorton, Uvalde, Van Zandt, Victoria, Webb, Willacy, Wilson, Wise, Zapata, and Zavala.

H5294015000 Wellcare Dual Access Harmony (HMO D-SNP) includes these counties in Texas: Aransas, Armstrong, Atascosa, Bailey, Bandera, Bastrop, Bee, Bexar, Blanco, Borden, Bosque, Briscoe, Brooks, Burnet, Caldwell, Calhoun, Cameron, Castro, Cochran, Coke, Collin, Colorado, Comal, Crosby, Dallas, Denton, DeWitt, Dickens, Dimmit, Donley, Duval, Ector, El Paso, Ellis, Erath, Fayette, Fisher, Floyd, Garza, Gillespie, Glasscock, Goliad, Gonzales, Grayson, Grimes, Guadalupe, Hale, Hamilton, Hays, Hidalgo, Hill, Hockley, Hood, Hunt, Irion, Jack, Jim Hogg, Jim Wells, Karnes, Kendall, Kenedy, Kent, Kimble, Kleberg, La Salle, Lamb, Lee, Leon, Limestone, Lubbock, Lynn, Martin, Mason, Maverick, McCulloch, McMullen, Medina, Milam, Mills, Mitchell, Navarro, Nolan, Nueces, Palo Pinto, Parker, Potter, Randall, Real, Refugio, Rockwall, San Patricio, San Saba, Shackelford, Smith, Somervell, Starr, Sterling, Swisher, Tarrant, Terry, Throckmorton, Uvalde, Van Zandt, Victoria, Webb, Willacy, Williamson, Wilson, Wise, Zapata, and Zavala.

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.

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/allwellTX (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 Dual Liberty Nurture (HMO D-SNP) and Wellcare Dual Access Harmony (HMO D-SNP) have a network of doctors, hospitals, pharmacies, and other providers. 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/allwellTX.

For more information, please call us at 1-844-917-0175 (TTY users should call 711). Hours are Monday - Sunday, 8 am - 8 pm (all time zones). Visit us at www.wellcare.com/allwellTX.

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.

To be eligible

These plans are available to anyone who has both Medical Assistance from the State and Medicare.

To be eligible for these plans you must meet the following special needs criteria:

H5294010000 Wellcare Dual Liberty Nurture (HMO D-SNP) - QMB+, SLMB+

H5294015000 Wellcare Dual Access Harmony (HMO D-SNP) - QMB, QMB+, SLMB+

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 Medicaid eligibility category and/or the level of Extra Help you receive.

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

You must also be enrolled in the Texas Medicaid plan. Premiums, copayments, coinsurance, and deductibles may vary based on your Medicaid eligibility category and/or the level of Extra Help you receive. Your Part B premium is paid by the State of Texas 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) aid 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.

Benefits

	Wellcare Dual Liberty Nurture (HMO D-SNP) H5294, Plan 010	Wellcare Dual Access Harmony (HMO D-SNP) H5294, Plan 015
Monthly plan premium (includes both medical and drugs)	\$0 You must continue to pay your Medicare Part B premium, if not otherwise paid for by Medicaid or another third party.	\$0 You must continue to pay your Medicare Part B premium, if not otherwise paid for by Medicaid or another third party.
Deductible	No deductible	No deductible
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	\$8,850 in-network annually This is the most you will pay in copays and coinsurance for Part A and B services for the year.	\$8,850 in-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	Days 1-90: \$0 copay per admission *	Days 1-90: \$0 copay per admission *
Outpatient Hospital coverage Outpatient hospital services	\$0 copay for surgical and non-surgical services (includes diagnostic colonoscopy). *	\$0 copay for surgical and non-surgical services (includes diagnostic colonoscopy). *
Outpatient hospital observation services	\$0 copay	\$0 copay

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Benefits

	Wellcare Dual Liberty Nurture (HMO D-SNP) H5294, Plan 010	Wellcare Dual Access Harmony (HMO D-SNP) H5294, Plan 015
Ambulatory surgical center (ASC) services	\$0 copay *	\$0 copay *
Doctor Visits		
Primary Care Providers	\$0 copay	\$0 copay
Specialists	\$0 copay *	\$0 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 shots, Hepatitis B shots, Pneumococcal shots, COVID shots))	\$0 copay	\$0 copay
Emergency care	\$0 copay	\$0 copay

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Benefits

	Wellcare Dual Liberty Nurture (HMO D-SNP) H5294, Plan 010	Wellcare Dual Access Harmony (HMO D-SNP) H5294, Plan 015
Worldwide emergency coverage	<p>\$100 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 not waived if admitted to the hospital for worldwide emergency services.</p>	<p>\$100 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 not waived if admitted to the hospital for worldwide emergency services.</p>
Urgently needed services	\$0 copay	\$0 copay
Worldwide urgent care coverage	<p>\$100 copay</p> <p>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.</p>	<p>\$100 copay</p> <p>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.</p>

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Benefits

	Wellcare Dual Liberty Nurture (HMO D-SNP) H5294, Plan 010	Wellcare Dual Access Harmony (HMO D-SNP) H5294, Plan 015
Diagnostic Services/Labs/Imaging		
Lab services	\$0 copay *	\$0 copay *
Diagnostic tests and procedures	\$0 copay *	\$0 copay *
Outpatient X-rays	\$0 copay *	\$0 copay *
Diagnostic radiology services (e.g. MRI, CAT Scan)	\$0 copay *	\$0 copay *
Therapeutic Radiology	\$0 copay *	\$0 copay *
Hearing services		
Hearing Exam Medicare Covered	\$0 copay *	\$0 copay *
Routine hearing exam	\$0 copay * 1 exam every year	\$0 copay * 1 exam every year

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Benefits

	Wellcare Dual Liberty Nurture (HMO D-SNP) H5294, Plan 010	Wellcare Dual Access Harmony (HMO D-SNP) H5294, Plan 015
Hearing Aids		
Hearing Aid Fitting/Evaluation(s)	\$0 copay *	\$0 copay *
	1 fitting(s) / evaluation(s) every year	1 fitting(s) / evaluation(s) every year
Hearing aid allowance	Up to a \$1,500 allowance per ear every year for hearing aids.	Up to a \$1,000 allowance per ear every year for hearing aids.
All types	\$0 copay *	\$0 copay *
	Limited to 2 hearing aid(s) every year	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.	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.

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Benefits

	Wellcare Dual Liberty Nurture (HMO D-SNP) H5294, Plan 010	Wellcare Dual Access Harmony (HMO D-SNP) H5294, Plan 015
Dental services		
Preventive services	\$0 copay *	\$0 copay *
	Cleanings 2 every year Dental x-rays 1 every 12 to 36 months depending on type of service Oral exams 2 every year	Cleanings 2 every year Dental x-rays 1 every 12 to 36 months depending on type of service Oral exams 2 every year
Fluoride Treatment	\$0 copay * 1 every year	\$0 copay * 1 every year
Comprehensive services Medicare-covered	\$0 copay for each Medicare-covered service *	\$0 copay for each Medicare-covered service *
Comprehensive services Diagnostic Services	\$0 copay *	\$0 copay *
Restorative Services	\$0 copay *	\$0 copay *
Endodontics/ Periodontics/ Extractions	\$0 copay *	\$0 copay *

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Benefits

	Wellcare Dual Liberty Nurture (HMO D-SNP) H5294, Plan 010	Wellcare Dual Access Harmony (HMO D-SNP) H5294, Plan 015
Non-routine services	\$0 copay *	\$0 copay *
Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services	\$0 copay * For more information, limitations and exclusions, please see your Evidence of Coverage. Additional dental limitations and exclusions apply.	\$0 copay * 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 provides dental services with no annual maximum allowance.	What you should know: This plan includes coverage of comprehensive services up to \$4,000 per plan year.
Vision Services Eye Exam Medicare Covered	\$0 copay (Medicare-covered diabetic retinopathy screening) \$0 copay (all other Medicare-covered eye exams) *	\$0 copay (Medicare-covered diabetic retinopathy screening) \$0 copay (all other Medicare-covered eye exams) *

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Benefits

	Wellcare Dual Liberty Nurture (HMO D-SNP) H5294, Plan 010	Wellcare Dual Access Harmony (HMO D-SNP) H5294, Plan 015
Routine eye exam (Refraction)	\$0 copay * 1 exam every year	\$0 copay * 1 exam every year
Glaucoma screening	\$0 copay for each Medicare-covered service.	\$0 copay for each Medicare-covered service.
Eyewear Medicare Covered	\$0 copay *	\$0 copay *
Routine eyewear Contact lenses/Eyeglasses (lenses and frames)/Eyeglass frames Eyewear allowance	\$0 copay * Up to a \$600 combined allowance towards contacts and glasses (lenses and/or frames) every year.	\$0 copay * Up to a \$500 combined allowance towards contacts and glasses (lenses and/or frames) every year.
Mental Health Services		
Inpatient visit	Days 1-90: \$0 copay per admission *	Days 1-90: \$0 copay per admission. *
Outpatient individual therapy visit	\$0 copay *	\$0 copay *
Outpatient group therapy visit	\$0 copay *	\$0 copay *

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Benefits

	Wellcare Dual Liberty Nurture (HMO D-SNP) H5294, Plan 010	Wellcare Dual Access Harmony (HMO D-SNP) H5294, Plan 015
Skilled nursing facility (SNF)	Days 1-100: \$0 copay per admission *	Days 1-100: \$0 copay per admission *
Therapy and Rehabilitation Services		
Physical Therapy	\$0 copay *	\$0 copay *
Outpatient rehabilitation services provided by an occupational therapist	\$0 copay *	\$0 copay *
Pulmonary rehabilitation services	\$0 copay	\$0 copay
Ambulance		
Ground Ambulance	\$0 copay *	\$0 copay *
Air Ambulance	\$0 copay *	\$0 copay *
Transportation Services	Unlimited rides every year to plan approved healthcare locations. This includes doctors and other specialists (up to 4 one-way trips per day). \$0 copay (per one-way trip) *	Unlimited rides every year to plan approved healthcare locations. This includes doctors and other specialists (up to 4 one-way trips per day). \$0 copay (per one-way trip) *

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Benefits

	Wellcare Dual Liberty Nurture (HMO D-SNP) H5294, Plan 010	Wellcare Dual Access Harmony (HMO D-SNP) H5294, Plan 015
	<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>	<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>
Medicare Part B Drugs		
Chemotherapy and Other Part B Drugs	<p>\$0 copay *</p> <p>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.</p>	<p>\$0 copay *</p> <p>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.</p>
Insulin	<p>\$0 copay *</p>	<p>\$0 copay *</p>
Allergy Antigen	<p>\$0 copay *</p>	<p>\$0 copay *</p>

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Prescription Drug Coverage	Wellcare Dual Liberty Nurture (HMO D-SNP) H5294, Plan 010	Wellcare Dual Access Harmony (HMO D-SNP) H5294, Plan 015
Annual Prescription Deductible	\$0	
30-day/up to a 100-day supply from retail network pharmacy		
All Covered Drugs	\$0 copay Some covered drugs limited to a 30-day supply	

Additional Benefits

	Wellcare Dual Liberty Nurture (HMO D-SNP) H5294, Plan 010	Wellcare Dual Access Harmony (HMO D-SNP) H5294, Plan 015
Chiropractic Services Medicare-covered	\$0 copay *	\$0 copay *
Acupuncture Medicare-covered	\$0 copay *	\$0 copay *
Podiatry Services (Foot Care) Medicare Covered	\$0 copay *	\$0 copay *
Routine Podiatry Services	\$0 copay * Unlimited visit(s) every year	\$0 copay * Unlimited visit(s) every year
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. 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>	

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Additional Benefits

	Wellcare Dual Liberty Nurture (HMO D-SNP) H5294, Plan 010	Wellcare Dual Access Harmony (HMO D-SNP) H5294, Plan 015
Home health agency care	\$0 copay *	\$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.	\$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.

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Additional Benefits

	Wellcare Dual Liberty Nurture (HMO D-SNP) H5294, Plan 010	Wellcare Dual Access Harmony (HMO D-SNP) H5294, Plan 015
Chronic Meals	\$0 copay ■ What you should know: You pay nothing for home delivered meals as part of a supervised program designed to transition members with specific chronic conditions to lifestyle modifications. Members receive 3 meals per day for up to 28 days, for a maximum of 84 meals per month. The benefit can be received for up to 3 months.	\$0 copay ■ What you should know: You pay nothing for home delivered meals as part of a supervised program designed to transition members with specific chronic conditions to lifestyle modifications. Members receive 3 meals per day for up to 28 days, for a maximum of 84 meals per month. The benefit can be received for up to 3 months.
Medical Equipment/Supplies		
Durable Medical Equipment (DME)	\$0 copay *	\$0 copay *
Prosthetics	\$0 copay *	\$0 copay *
Diabetic supplies	\$0 copay * For more information, limitations and exclusions, please see your Evidence of Coverage.	\$0 copay * For more information, limitations and exclusions, please see your Evidence of Coverage.
Diabetic therapeutic shoes or inserts	\$0 copay *	\$0 copay *

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Opioid treatment program services	\$0 copay *	\$0 copay *
Wellness Programs Fitness	<p>For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage.</p> <p>\$0 copay</p> <p>What you should know: 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 fitness tracker may be selected as part of a home fitness kit.</p>	<p>For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage.</p> <p>\$0 copay</p> <p>What you should know: 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 fitness tracker may be selected as part of a home fitness kit.</p>
Additional sessions of smoking and tobacco cessation counseling	\$0 copay Limited to 5 visit(s) every year	\$0 copay Limited to 5 visit(s) every year

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Annual Physical Exam	\$0 copay What you should know: The exam includes a detailed medical/family history and recommendations for preventive screenings/care.	\$0 copay What you should know: The exam includes a detailed medical/family history and recommendations for preventive screenings/care.
24-Hour Nurse Advice Line	\$0 copay	\$0 copay
Personal emergency medical response device (PERS)	\$0 copay	\$0 copay
Special Supplemental Benefits for Chronically Ill (SSBCI) These supplemental benefits are only available to high-risk, chronically ill members who meet additional criteria for eligibility including: having documentation of an active diagnosis for one or more specific health conditions that is life threatening or significantly limits overall health or function AND being at high risk for hospitalization AND requiring intensive care management. Additional information, including qualifying conditions can be found in the Evidence of Coverage or by calling Member Services.	Helper Bees Care Concierge: You pay \$0 copay Provides a quarterly allowance of 200 credits for plan-approved services. Limitations apply. ■ * What you should know: Benefits mentioned may be part of Special Supplemental Benefits for the Chronically Ill. Not all members will qualify.	Helper Bees Care Concierge: You pay \$0 copay Provides a quarterly allowance of 200 credits for plan-approved services. Limitations apply. ■ * What you should know: Benefits mentioned may be part of Special Supplemental Benefits for the Chronically Ill. Not all members will qualify.

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	Wellcare Dual Liberty Nurture (HMO D-SNP) H5294, Plan 010	Wellcare Dual Access Harmony (HMO D-SNP) H5294, Plan 015
Over-the-Counter (OTC) Items	Please see the Wellcare Spendables™ section for more information about the over-the-counter (OTC) benefit.	Please see the Wellcare Spendables™ section for more information about the over-the-counter (OTC) benefit.
Wellcare Spendables™	<p>You will receive \$165 monthly (\$1,980 per year) preloaded on your Wellcare Spendables™ card. Your monthly allowance rolls over to the following month if unused and expires at 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>You will receive \$119 monthly (\$1,428 per year) 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.

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	<ul style="list-style-type: none"> Dental, Vision, and Hearing - You may use your card to help reduce your out-of-pocket expenses for any dental, vision, and/or hearing services. The card may be used to pay your dental, vision, or hearing provider directly. <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> <ul style="list-style-type: none"> 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. 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 	<ul style="list-style-type: none"> Dental, Vision, and Hearing - You may use your card to help reduce your out-of-pocket expenses for any dental, vision, and/or hearing services. The card may be used to pay your dental, vision, or hearing provider directly. <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> <ul style="list-style-type: none"> 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. 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

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Additional Benefits

	Wellcare Dual Liberty Nurture (HMO D-SNP) H5294, Plan 010	Wellcare Dual Access Harmony (HMO D-SNP) H5294, Plan 015
	<p>to the available allowance amount.</p> <ul style="list-style-type: none"> • 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. • Rent Assistance - You can use your card to help with the cost of rent for your home. <p>For more information, limitations and exclusions, please see your Evidence of Coverage.</p>	<p>to the available allowance amount.</p> <ul style="list-style-type: none"> • 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. • Rent Assistance - You can use your card to help with the cost of rent for your home. <p>For more information, limitations and exclusions, please see your Evidence of Coverage.</p>

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

Comprehensive Written Statement for Prospective Enrollees

The benefits described in the Premium and Benefit section of the Summary of Benefits are covered by our Wellcare Dual Liberty Nurture (HMO D-SNP) and Wellcare Dual Access Harmony (HMO D-SNP). For each benefit listed, you can see what our plan covers. What you pay for covered services may depend on your level of Medicaid eligibility. Coverage of the benefits described in this Summary of Benefits depends upon your level of Medicaid eligibility. If you have questions about your Medicaid eligibility and what benefits you are entitled to, call Texas Department of Health and Human Services toll-free at 1-877-541-7905 (TTY: 711).

For the most current Texas Medicaid coverage information, please visit <https://hhs.texas.gov/services/health/medicaid-chip> or call Member Services for assistance.

Benefit Category	Texas Department of Health and Human Services
Ambulance Services	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Assistive Communication Devices (also known as Augmentative Communication Device (ACD) System)	For Members who meet the criteria, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Bone Mass Measurement (for people who are at risk)	Bone density screening is a benefit of Texas Medicaid. For Members who meet the criteria, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Cardiac Rehabilitation	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Chiropractic Services Chiropractic manipulative treatment (CMT) performed by a chiropractor licensed by the	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services

Benefit Category	Texas Department of Health and Human Services
Texas State Board of Chiropractic Examiners is a benefit of Texas Medicaid.	
Colorectal Screening Exams (for people aged 50 and older)	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Dental Services (for people who are 20 years of age or younger; or 21 years of age or older in an ICF-IID)	For Members who meet the criteria, Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Diabetic Supplies (includes coverage for test strips, lancets and screening tests)	
Diagnostic Tests, X-Rays, Lab Services, and Radiology Services (includes coverage for test strips, lancets, and screening tests)	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Doctor and Hospital Choice	Members should follow Medicare guidelines related to hospital and doctor choice.
Doctor Office Visits	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Durable Medical Equipment (includes wheelchairs, oxygen)	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Emergency Care (any emergency room visit if the member reasonably believes he or she needs emergency care)	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.

Benefit Category	Texas Department of Health and Human Services
	\$0 co-pay for Medicaid-covered services
End-Stage Renal Disease	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Health/Wellness Education (nutritional counseling for children, smoking cessation for pregnant women, and adult annual exam)	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Hearing Services	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Home Health Care (includes medically necessary intermittent skilled nursing care, home health aide services, private duty nursing services and personal care services)	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Hospice	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services Note: When adult members elect hospice services, they waive their rights to all other Medicaid services related to their terminal illness. They do not waive their rights to Medicaid services unrelated to their terminal illness.
Immunizations	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services

Benefit Category	Texas Department of Health and Human Services
Inpatient Hospital Care	<p>Inpatient hospital stays are a covered benefit. Medicaid pays coinsurance, co-payments, and deductibles for Medicare covered services. Members should follow Medicare guidelines related to hospital choice.</p> <p>\$0 co-pay for Medicaid-covered services</p>
Inpatient Mental Health Care	<p>Inpatient psychiatric hospital stays are a covered benefit for Members under the age 21, and Members 65 years of age and older. Inpatient acute care hospital stays for psychiatric treatment are a covered benefit for Members 21 through 64 years of age, in accordance with 42 CFR section 438.6(e), although Medicaid MCOs may choose to cover stays at psychiatric facilities in lieu of acute care hospitals. Medicaid pays coinsurance, co-payments, and deductibles for Medicare covered services. Members should follow Medicare guidelines related to hospital choice.</p> <p>\$0 co-pay for Medicaid-covered services</p>
Mammograms (Annual Screening)	<p>Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.</p> <p>\$0 co-pay for Medicaid-covered services</p>
Monthly Premium	<p>Medicaid assistance with premium payment may vary based on your level of Medicaid eligibility.</p>
Outpatient Mental Health Care	<p>Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted.</p> <p>\$0 co-pay for Medicaid-covered services</p>

Benefit Category	Texas Department of Health and Human Services
Outpatient Services/Surgery	Medicaid pays for certain surgical services if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Outpatient Substance Use Disorder (assessment, ambulatory treatment/ detox, and MAT)	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Pap Smears and Pelvic Exams (for women)	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Podiatry Services	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Prescription Drugs	Medicaid pays for this service if it is not covered by Medicare. Medicaid will not cover any Medicare Part D drug.
Prostate Cancer Screening Exams	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Skilled Nursing Facility (SNF) (in a Medicare-certified Skilled Nursing Facility)	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Telemedicine Services	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services

Benefit Category	Texas Department of Health and Human Services
Transportation (routine)	The Medicaid Medical Transportation Program (MTP) provides non-emergency transportation, if it is not covered by Medicare. \$0 co-pay for Medicaid-covered services
Urgently Needed Care (this is NOT emergency care, and in most cases, is out of the service area)	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services
Vision Services	Medicaid pays for this service if it is not covered by Medicare or when the Medicare benefit is exhausted. \$0 co-pay for Medicaid-covered services Services by an optician are limited to fitting and dispensing of medically necessary eyeglasses and contact lenses.
Community Living Assistance and Support Services (CLASS) Waiver	Information on waiver services and eligibility for this waiver can be found on the following Texas Health and Human Services webpage. https://www.hhs.texas.gov/providers/long-term-care-providers/community-living-assistance-support-services-class . For additional information, contact the Texas Health and Human Services Commission (HHSC).
Deaf Blind with Multiple Disabilities Waiver (DBMD)	Information on waiver services and eligibility for this waiver can be found on the following Texas Health and Human Services webpage. https://www.hhs.texas.gov/providers/long-term-care-providers/deaf-blind-multiple-disabilities-dbmd For additional information, contact the Texas Health and Human Services Commission (HHSC).

Benefit Category	Texas Department of Health and Human Services
<p>Home and Community Services (HCS) Waiver</p>	<p>Information on waiver services and eligibility for this waiver can be found on the following Texas Health and Human Services webpage. https://www.hhs.texas.gov/services/health/medicaid-chip/medicaid-chip-programs-services/home-community-based-services</p> <p>For additional information, contact the Texas Health and Human Services Commission (HHSC).</p>
<p>Medically Dependent Children Program (MDCP)</p>	<p>Information on waiver services and eligibility for this waiver can be found on the following Texas Health and Human Services webpage. For additional information, contact the Texas Health and Human Services Commission (HHSC). https://www.hhs.texas.gov/providers/long-term-care-providers/medically-dependent-children-program-mdcp</p>
<p>STAR+PLUS Program (operating under the Texas Healthcare Transformation and Quality Improvement Program Waiver)</p>	<p>Information on waiver services and eligibility for this waiver can be found on the following Texas Health and Human Services webpage. https://www.hhs.texas.gov/services/health/medicaid-chip/medicaid-chip-members/starplus</p> <p>. For additional information, contact the Texas Health and Human Services Commission (HHSC).</p>
<p>Texas Home Living Waiver (TxHmL)</p>	<p>Information on waiver services and eligibility for this waiver can be found on the following Texas Health and Human Services webpage. https://www.hhs.texas.gov/providers/long-term-care-providers/texas-home-living-txhml</p>

Benefit Category	Texas Department of Health and Human Services
	. For additional information, contact the Texas Health and Human Services Commission (HHSC).

Multi-Language Insert
Multi-language Interpreter Services

Form Approved
OMB# 0938-1421

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at the plan numbers on the following pages. Someone who speaks English/Language can help you. This is a free service.

Spanish: Contamos con los servicios gratuitos de un intérprete para responder las preguntas que tenga sobre nuestro plan de salud o de medicamentos. Para solicitar un intérprete, simplemente llámenos a los números del plan que figuran en las siguientes páginas. Alguien que habla español puede ayudarle. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的口译服务，可解答您对我们的健康或药物计划的有关疑问。如需译员，请拨打以下页面上的计划号码联系我们。您将获得讲汉语普通话的译员的帮助。这是一项免费服务。

Chinese Cantonese: 我們提供免費的口譯服務，可解答您對我們的健康或藥物計劃可能有的任何疑問。如需口譯員服務，請致電下頁的計劃電話號碼。會說廣東話的人員可以幫助您。此為免費服務。

Tagalog: May mga libre kaming serbisyo ng interpreter para sagutin ang anumang posible ninyong tanong tungkol sa aming planong pangkalusugan o plano sa gamot. Para kumuha ng interpreter, tawagan lang kami sa mga numero ng plano na nasa mga sumusunod na pahina. May makakatulong sa inyo na nagsasalita ng Tagalog. Isa itong libheng serbisyo.

French: Nous proposons des services d'interprètes gratuits pour répondre à toutes vos questions sur notre régime de santé ou de médicaments. Pour obtenir les services d'un interprète, il suffit de nous appeler aux numéros figurant sur les pages suivantes. Quelqu'un parlant français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời bất kỳ câu hỏi nào về chương trình sức khỏe hoặc chương trình thuốc của chúng tôi. Để nhận thông dịch viên, chỉ cần gọi chúng tôi theo số điện thoại chương trình ở các trang sau. Một nhân viên nói tiếng Việt có thể giúp quý vị. Dịch vụ này được miễn phí.

German: Wir bieten Ihnen einen kostenlosen Dolmetschservice, wenn Sie Fragen zu unseren Gesundheits- oder Medikamentenplänen haben. Wenn Sie einen Dolmetscher brauchen, rufen Sie eine der Telefonnummern auf den folgenden Seiten an. Ein deutschsprachiger Mitarbeiter wird Ihnen behilflich sein. Dieser Service ist kostenlos.

Korean: 당사의 건강 또는 의약품 플랜과 관련하여 물어볼 수 있는 모든 질문에 답변하기 위한 무료 통역 서비스가 있습니다. 통역사가 필요한 경우 다음 페이지에 있는 플랜 번호로 연락해 주십시오. 한국어를 구사하는 통역사가 도움을 드릴 수 있습니다. 통역 서비스는 무료로 제공됩니다.

Russian: Если у вас возникли какие-либо вопросы о нашем плане медицинского страхования или плане с покрытием лекарственных препаратов, вам доступны бесплатные услуги переводчика. Если вам нужен переводчик, просто позвоните нам по номерам, представленным на следующих страницах. Вам окажет помощь сотрудник, говорящий на русском языке. Данная услуга бесплатна.

Arabic: نوّقر خدمات ترجمة فورية مجانية للإجابة على أي أسئلة قد تكون لديك حول خطة الصحة أو الدواء الخاصة بنا. للحصول على مترجم فوري، ما عليك سوى الاتصال بنا على أرقام الخطة التي تظهر في الصفحات التالية. يمكن أن يساعدك شخص يتحدث العربية. وتتوفر هذه الخدمة بشكل مجاني.

Hindi: हमारे स्वास्थ्य या ड्रग प्लान के बारे में आपके किसी भी सवाल का जवाब देने के लिए, हम मुफ्त में दुभाषिया सेवाएं देते हैं। दुभाषिया सेवा पाने के लिए, बस हमें अगले पेज पर दिए गए प्लान नंबर पर कॉल करें। हिन्दी में बात करने वाला सहायक आपकी मदद करेगा। यह एक निःशुल्क सेवा है।

Italian: Sono disponibili servizi di interpretariato gratuiti per rispondere a qualsiasi domanda possa avere in merito al nostro piano farmacologico o sanitario. Per usufruire di un interprete, è sufficiente contattare i numeri del piano riportati nelle pagine seguenti. Qualcuno la assisterà in lingua italiana. È un servizio gratuito.

Portuguese: Temos serviços de intérprete gratuitos para responder a quaisquer dúvidas que possa ter sobre o nosso plano de saúde ou medicação. Para obter um intérprete, contacte-nos através dos números do plano nas páginas seguintes. Um falante de português poderá ajudá-lo. Este serviço é gratuito.

French Creole: Nou gen sèvis entèprèt gratis pou reponn nenpòt kesyon ou ka genyen sou plan sante oswa plan medikaman nou an. Pou jwenn yon tradiktè nan bouch, annik rele nimewo yo pou plan an ki make sou paj ki annapre yo. Yon moun ki pale Kreyòl Ayisyen ka ede w. Se yon sèvis gratis.

Polish: Oferujemy bezpłatną usługę tłumaczenia ustnego, która pomoże Państwu uzyskać odpowiedzi na ewentualne pytania dotyczące naszego planu leczenia lub planu refundacji leków. Aby skorzystać z usługi tłumaczenia ustnego, wystarczy zadzwonić pod podany na kolejnych stronach numer odnoszący się do planu. Zapewni to Państwu pomoc osoby mówiącej po polsku. Usługa ta jest bezpłatna.

Japanese: 弊社の健康や薬剤計画についてご質問がある場合は、無料の通訳サービスをご利用いただけます。通訳を利用するには、次からのページに記載されている弊社の計画担当の電話番号にお問い合わせください。日本語の通訳担当者が対応します。これは無料のサービスです。

ALABAMA

HMO

1-800-977-7522 (TTY: 711)
wellcarecomplete.com

ARIZONA

HMO, HMO C-SNP

1-800-977-7522 (TTY: 711)
wellcare.com/allwellAZ

HMO D-SNP

1-844-796-6811 (TTY: 711)
wellcare.com/allwellAZ

ARKANSAS

HMO

1-800-977-7522 (TTY: 711)
wellcare.com/allwellAR

HMO D-SNP

1-844-796-6811 (TTY: 711)
wellcare.com/allwellAR

CALIFORNIA

HMO, HMO C-SNP, PPO

1-800-275-4737 (TTY: 711)
wellcare.com/healthnetCA

Wellcare CalViva Health Dual Align
(HMO D-SNP)

1-833-236-2366 (TTY: 711)
wellcare.com/healthnetCA

Wellcare Dual Liberty (HMO D-SNP)

1-800-431-9007
wellcare.com/healthnetCA

DELAWARE

HMO-POS

1-800-977-7522 (TTY: 711)
wellcare.com/DE

HMO-POS D-SNP

1-844-796-6811 (TTY: 711)
wellcare.com/DE

FLORIDA

HMO

1-800-977-7522 (TTY: 711)
wellcarecomplete.com

ILLINOIS

HMO

1-800-977-7522 (TTY: 711)
wellcarecomplete.com

INDIANA

Wellcare Assist (HMO), Wellcare Low
Premium Open (PPO), Wellcare No Premium
(HMO), Wellcare No Premium Open (PPO),
Wellcare Patriot Giveback Open (PPO)

1-800-977-7522 (TTY: 711)
wellcare.com/allwellIN

Wellcare Dual Access (HMO D-SNP),
Wellcare Dual Access Open (PPO D-SNP)

1-844-796-6811 (TTY: 711)
wellcare.com/allwellIN

Wellcare Complete No Premium (HMO),
Wellcare Complete No Premium Open (PPO)

1-800-977-7522 (TTY: 711)
wellcarecomplete.com

KANSAS

Wellcare Assist (HMO), Wellcare Giveback (HMO), Wellcare No Premium (HMO), Wellcare No Premium Open (PPO), Wellcare Patriot Giveback Open (PPO)

1-800-977-7522 (TTY: 711)

wellcare.com/allwellKS

Wellcare Dual Access (HMO D-SNP), Wellcare Dual Liberty (HMO D-SNP), Wellcare Dual Access Open (PPO D-SNP)

1-844-796-6811 (TTY: 711)

wellcare.com/allwellKS

Wellcare Complete - Giveback (HMO), Wellcare Complete No Premium (HMO), Wellcare Complete No Premium Open (PPO)

1-800-977-7522 (TTY: 711)

wellcarecomplete.com

MICHIGAN

HMO

1-800-977-7522 (TTY: 711)

wellcarecomplete.com

HMO D-SNP

1-844-796-6811 (TTY: 711)

wellcarecomplete.com

MISSOURI

HMO

1-800-977-7522 (TTY: 711)

wellcare.com/allwellMO

HMO D-SNP

1-844-796-6811 (TTY: 711)

wellcare.com/allwellMO

NEBRASKA

HMO, PPO

1-800-977-7522 (TTY: 711)

wellcare.com/NE

HMO D-SNP, PPO D-SNP

1-844-796-6811 (TTY: 711)

wellcare.com/NE

NEVADA

HMO, HMO C-SNP, PPO

1-800-977-7522 (TTY: 711)

wellcare.com/allwellNV

HMO D-SNP

1-844-796-6811 (TTY: 711)

wellcare.com/allwellNV

NEW MEXICO

HMO, PPO

1-800-977-7522 (TTY: 711)

wellcare.com/allwellNM

HMO D-SNP

1-844-796-6811 (TTY: 711)

wellcare.com/allwellNM

NEW YORK

HMO, HMO-POS, HMO D-SNP

1-800-247-1447 (TTY: 711)

wellcare.com/fidelisNY

OHIO

HMO, PPO

1-800-977-7522 (TTY: 711)

wellcare.com/allwelloH

HMO D-SNP, PPO D-SNP

1-844-796-6811 (TTY: 711)

wellcare.com/allwelloH

OKLAHOMA

HMO, PPO

1-800-977-7522 (TTY: 711)

wellcare.com/OK

HMO D-SNP, PPO D-SNP

1-844-796-6811 (TTY: 711)

wellcare.com/OK

OREGON

HMO

1-844-582-5177 (TTY: 711)

wellcare.com/healthnetOR

HMO D-SNP

1-844-867-1156 (TTY: 711)

wellcare.com/trilliumOR

PENNSYLVANIA

HMO, PPO

1-800-977-7522 (TTY: 711)

wellcare.com/allwellPA

HMO D-SNP, PPO D-SNP

1-844-796-6811 (TTY: 711)

wellcare.com/allwellPA

TEXAS

Wellcare Complement Assist (HMO),
Wellcare Giveback (HMO), Wellcare No
Premium (HMO), Wellcare Patriot No
Premium (HMO)

1-800-977-7522 (TTY: 711)

wellcare.com/allwellTX

Wellcare Dual Access Harmony
(HMO D-SNP), Wellcare Dual Liberty
Nurture (HMO D-SNP)

1-844-796-6811 (TTY: 711)

wellcare.com/allwellTX

Wellcare Complete - Giveback (HMO),
Wellcare Complete No Premium (HMO),
Wellcare Complete No Premium Open (PPO)

1-800-977-7522 (TTY: 711)

wellcarecomplete.com

WASHINGTON

PPO

1-844-582-5177 (TTY: 711)

www.wellcare.com/healthnetOR

WISCONSIN

HMO D-SNP

1-844-796-6811 (TTY: 711)

wellcare.com/allwellWI

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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). 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/allwellTX or call 1-844-917-0175 (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, 2025.
- ❑ **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.
- ❑ **For HMO, CSNP and DSNP plans:** 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).
- ❑ 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.

Wellcare by Allwell (HMO and HMO SNP) includes products that are underwritten by Superior HealthPlan, Inc. and Superior HealthPlan Community Solutions, Inc.

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 1-844-917-0175 (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/allwellTX