



2022 Summary of Benefits

California

Wellcare No Premium (HMO)

H0562 | 012

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 No Premium (HMO) from January 1, 2022 to December 31, 2022.

This booklet will provide you with a summary of what we cover and the cost-sharing responsibilities. It does not list every service, limitation, or exclusion. A complete list of services can be found in the plan's Evidence of Coverage (EOC). You can find the Evidence of Coverage on our website at www.wellcare.com/healthnetca. 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 service area includes these counties in California: Imperial and San Diego.

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/healthnetca. (Please note that, except for emergency care, urgently needed care when you are out of the network, out-of-area dialysis services, and cases in which our plan authorizes use of out-of-network providers, if you obtain medical care from out-of-plan providers, neither Medicare nor our plan will be responsible for the costs.)

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

Which doctors, hospitals and pharmacies can I use? Wellcare No Premium (HMO) has a network of doctors, hospitals, pharmacies, and other providers. You can save money by using our preferred mail-order pharmacy and by using providers in the plan's network. With some plans if you use providers that are not in our network, your share of the costs for covered services may be higher.

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

For more information, please call us at 1-866-277-6583 (TTY users should call 711). Hours are Between October 1 and March 31, representatives are available Monday-Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday-Friday, 8 a.m. to 8 p.m. Visit us at www.wellcare.com/healthnetCA.

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 No Premium (HMO) H0562, Plan 012
Service Area	Our service area includes these counties in California: Imperial and San Diego.
Monthly plan premium You must continue to pay your Medicare Part B premium.	\$0
Deductible	No deductible
Maximum out-of-Pocket Responsibility (does not include prescription drugs)	\$3,000 annually This is the most you will pay in copays and coinsurance for Part A and B services for the year.
Inpatient Hospital coverage	For each admission, you pay: <ul style="list-style-type: none"> • \$180 copay per day for days 1 through 5 • \$0 copay per day for days 6 through 90 • \$0 copay per day for days 91 and beyond ▪ *
Outpatient Hospital coverage Outpatient hospital services	\$225 copay for surgical and non-surgical services <ul style="list-style-type: none"> ▪ *
Outpatient hospital observation services	\$120 copay for outpatient observation services when you enter observation status through an emergency room. \$225 copay for outpatient observation services when you enter observation status through an outpatient facility. *
Ambulatory surgical center (ASC)	\$150 copay <ul style="list-style-type: none"> ▪ *

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

Benefits

	Wellcare No Premium (HMO) H0562, Plan 012
Doctor Visits	
Primary Care Providers	\$0 copay
Specialists	\$10 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))	\$0 copay
Emergency care	\$120 copay Copay is waived if you are admitted to a hospital within 24 hours.
Worldwide emergency coverage	\$120 copay Worldwide Emergency and worldwide urgently needed services are subject to a \$50,000 maximum plan coverage. There is no worldwide coverage for care outside of the emergency room or emergency hospital admission. The copay is not waived if admitted to the hospital for Worldwide Emergency Services.
Urgently needed services	\$10 copay Copay is waived if you are admitted to a hospital within 24 hours.

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Benefits

	Wellcare No Premium (HMO) H0562, Plan 012
Worldwide urgent care coverage	\$120 copay Worldwide Emergency and worldwide urgently needed services are subject to a \$50,000 maximum plan coverage. The copay is not waived if admitted to the hospital for Worldwide Urgently Needed Services.
Diagnostic Services/Labs/Imaging	COVID-19 testing and specified testing-related services at any location are \$0.
Lab services	\$0 copay *
Diagnostic tests and procedures	\$0 copay *
Outpatient X-rays	\$0 copay ▪ *
Diagnostic radiology services (e.g. MRI, CAT Scan)	\$0 copay for a DEXA scan. \$0 copay for a diagnostic mammogram. \$225 copay for all other diagnostic radiology services. ▪ *
Therapeutic Radiology	20% coinsurance ▪ *
Hearing services Hearing Exam Medicare Covered	\$10 copay *
Routine hearing exam	\$0 copay * 1 exam every year

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Benefits

	Wellcare No Premium (HMO) H0562, Plan 012
Hearing Aids	
Hearing Aid Fitting/Evaluation(s)	\$0 copay * 1 fitting(s) / evaluation(s) every year
Hearing aid allowance	Up to a \$1,000 allowance for both ears combined every year for hearing aids.
All types	\$0 copay * Limited to 2 hearing aid(s) every year
Additional Hearing Information	What you should know Medicare covers diagnostic hearing and balance exams if your doctor or other health care provider orders these tests to see if you need medical treatment.
Dental services	
Medicare Covered	\$10 copay for each Medicare-covered service. *
Vision Services	
Eye Exam Medicare Covered	\$0 copay (Medicare-covered diabetic retinopathy screening) \$10 copay (all other Medicare-covered eye exams) *
Routine eye exam (Refraction)	\$0 copay * 1 exam every year
Glaucoma screening	\$0 copay for each Medicare-covered service. ▪
Eyewear Medicare Covered	\$0 copay *

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Benefits

Wellcare No Premium (HMO) H0562, Plan 012	
Routine eyewear Contact lenses/Eyeglasses (lenses and frames)/Eyeglass frames	\$0 copay Unlimited contacts every year Unlimited glasses (lenses and/or frames) every year *
Eyewear allowance	Up to a \$400 combined allowance every year.
Mental Health Services	
Inpatient visit	For each admission, you pay: • \$900 copay per stay for days 1 through 90 *
Outpatient individual therapy visit	\$25 copay *
Outpatient group therapy visit	\$25 copay *
Skilled nursing facility (SNF)	For each benefit period, you pay: • \$0 copay per day for days 1 through 20 • \$75 copay per day for days 21 through 100 *
Therapy and Rehabilitation Services	
Physical Therapy	\$25 copay ▪ *
Outpatient rehabilitation services provided by an occupational therapist	\$25 copay ▪ *

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	Wellcare No Premium (HMO) H0562, Plan 012
Pulmonary rehabilitation services	\$0 copay ▪
Ambulance	
Ground Ambulance	\$270 copay *
Air Ambulance	\$270 copay *
Transportation Services	<u>Not covered</u>
Medicare Part B Drugs	
Chemotherapy drugs	20% coinsurance *
Other Part B drugs	20% coinsurance *

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Prescription Drug Coverage	Wellcare No Premium (HMO) H0562, Plan 012	
Stage 1: Annual Prescription Deductible		
Deductible	This plan has no deductible for Part D covered drugs, this payment stage doesn't apply.	
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
Tier 1 (Preferred Generic Drugs - includes preferred generic drugs and may include some brand drugs.)	\$5 / \$15 copay	\$10 / \$30 copay
Tier 2 (Generic Drugs - includes generic drugs and may include some brand drugs.)	\$10 / \$30 copay	\$20 / \$60 copay
Tier 3 (Preferred Brand Drugs - includes preferred brand drugs and may include some generic drugs.)	\$37 / \$111 copay	\$47 / \$141 copay
Tier 4 (Non-Preferred Drugs - includes non-preferred brand and non-preferred generic drugs.)	\$90 / \$270 copay	\$100 / \$300 copay

Prescription Drug Coverage	Wellcare No Premium (HMO) H0562, Plan 012	
	Preferred	Standard
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.)	33% coinsurance / Not Available	33% 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

Prescription Drug Coverage	Wellcare No Premium (HMO) H0562, Plan 012	
Stage 2: Initial Coverage (after you pay your deductible, if applicable) (Continued)		
Mail-order cost-sharing (30-day/90-day supply)		
	Preferred	Standard
Tier 1 (Preferred Generic Drugs - includes preferred generic drugs and may include some brand drugs.)	\$5 / \$0 copay	\$10 / \$30 copay
Tier 2 (Generic Drugs - includes generic drugs and may include some brand drugs.)	\$10 / \$0 copay	\$20 / \$60 copay
Tier 3 (Preferred Brand Drugs - includes preferred brand drugs and may include some generic drugs.)	\$37 / \$74 copay	\$47 / \$141 copay
Tier 4 (Non-Preferred Drugs - includes non-preferred brand and non-preferred generic drugs.)	\$90 / \$180 copay	\$100 / \$300 copay
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.)	33% coinsurance / Not Available	33% coinsurance / Not Available

Prescription Drug Coverage	Wellcare No Premium (HMO) H0562, Plan 012	
	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
Stage 3: Coverage Gap		
	After your total drug costs (including what our plan has paid and what you have paid) reach \$4,430, you will pay no more than 25% coinsurance for generic drugs or 25% coinsurance for brand name drugs, for any drug tier during the coverage gap.	
Stage 4: Catastrophic Coverage		
	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,050, you pay the greater of: <ul style="list-style-type: none"> • 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 No Premium (HMO) H0562, Plan 012
Chiropractic Services Medicare-covered	\$0 copay ▪ *
Routine chiropractic services	\$0 copay ▪ * 24 visit(s) every year
Acupuncture Medicare-covered	\$0 copay for Medicare-covered Acupuncture received in a PCP office. \$10 copay for Medicare-covered Acupuncture received in a Specialist office. \$0 copay for Medicare-covered Acupuncture received in a Chiropractor office. ▪ *
Routine acupuncture services	\$0 copay ▪ * Limited to 24 visit(s) every year.
Podiatry Services (Foot Care) Medicare Covered	\$10 copay ▪
Routine Podiatry Services	\$10 copay ▪ 12 visit(s) every year

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Additional Benefits

	Wellcare No Premium (HMO) H0562, Plan 012
	<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>\$0 copay</p> <ul style="list-style-type: none"> ▪ *
Medical Equipment/Supplies	
Durable Medical Equipment (DME)	20% coinsurance *
Prosthetics	20% coinsurance *
Diabetic supplies	\$0 copay *
Diabetic therapeutic shoes or inserts	20% coinsurance *
Opioid treatment program services	\$10 copay *

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Additional Benefits

	Wellcare No Premium (HMO) H0562, Plan 012
Over-the-Counter (OTC) Items	<p>\$0 copay The maximum total benefit is \$40 every three months</p> <p>What you should know: Members may purchase eligible items from participating locations or through the plan's catalog for delivery to their home.</p>
Wellness Programs	<p>For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage.</p>
Fitness	<p>\$0 copay Coverage includes: Activity Tracker and Physical Fitness</p> <p>What you should know: The benefit on this plan provides a membership to Peerfit Move, a flexible fitness benefit with monthly credits to use on a variety of larger gyms or local fitness studios. Members will have 32 credits each month to utilize. Credits will be sufficient to cover a monthly gym membership and/or fitness studio classes, or at-home fitness boxes and fitness videos.</p>
Additional sessions of smoking and tobacco cessation counseling	<p>\$0 copay</p> <p>Limited to 5 visit(s) every year</p>
Additional Routine Annual Physical	<p>\$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>
24-Hour Nurse Advice Line	\$0 copay

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

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

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

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

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

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

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

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

We're Just a Phone Call Away

ARKANSAS

+ HMO, HMO D-SNP

☎ 1-855-565-9518

📄 Or visit www.wellcare.com/allwellAR

ARIZONA

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

☎ 1-800-977-7522

📄 Or visit www.wellcare.com/allwellAZ

CALIFORNIA

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

☎ 1-800-275-4737

📄 Or visit www.wellcare.com/healthnetCA

FLORIDA

+ HMO D-SNP

☎ 1-877-935-8022

📄 Or visit www.wellcare.com/allwellFL

GEORGIA

+ HMO

☎ 1-844-890-2326

+ HMO D-SNP

☎ 1-877-725-7748

📄 Or visit www.wellcare.com/allwellGA

INDIANA

+ HMO, PPO

☎ 1-855-766-1541

+ HMO D-SNP

☎ 1-833-202-4704

📄 Or visit www.wellcare.com/allwellIN

KANSAS

+ HMO, PPO

☎ 1-855-565-9519

+ HMO D-SNP

☎ 1-833-402-6707

📄 Or visit www.wellcare.com/allwellKS

LOUISIANA

+ HMO

☎ 1-855-766-1572

+ HMO D-SNP

☎ 1-833-541-0767

📄 Or visit www.wellcare.com/allwellLA

MISSOURI

+ HMO

☎ 1-855-766-1452

+ HMO D-SNP

☎ 1-833-298-3361

📄 Or visit www.wellcare.com/allwellMO

MISSISSIPPI

+ HMO
☎ 1-844-786-7711

+ HMO D-SNP
☎ 1-833-260-4124

📄 Or visit www.wellcare.com/allwellMS

NEBRASKA

+ HMO, PPO
☎ 1-833-542-0693

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

📄 Or visit www.wellcare.com/NE

NEVADA

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

+ HMO D-SNP
☎ 1-833-717-0806

📄 Or visit www.wellcare.com/allwellNV

NEW MEXICO

+ HMO, PPO
☎ 1-833-543-0246

+ HMO D-SNP
☎ 1-844-810-7965

📄 Or visit www.wellcare.com/allwellNM

NEW YORK

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

📄 Or visit www.fideliscare.org/wellcaremedicare

OHIO

+ HMO, PPO
☎ 1-855-766-1851

+ HMO D-SNP
☎ 1-866-389-7690

📄 Or visit www.wellcare.com/allwellOH

OKLAHOMA

+ HMO, PPO
☎ 1-833-853-0865

+ HMO D-SNP
☎ 1-833-853-0866

📄 Or visit www.wellcare.com/OK

OREGON

+ HMO, PPO
☎ 1-844-582-5177

📄 Or visit www.wellcare.com/healthnetOR

+ HMO D-SNP
☎ 1-844-867-1156

📄 Or visit www.wellcare.com/trilliumOR

PENNSYLVANIA

+ HMO, PPO
☎ 1-855-766-1456

+ HMO D-SNP
☎ 1-866-330-9368

📄 Or visit www.wellcare.com/allwellPA


SOUTH CAROLINA

+ HMO, HMO D-SNP
☎ 1-855-766-1497

📄 Or visit www.wellcare.com/allwellSC

TEXAS

 HMO

 1-844-796-6811

 HMO D-SNP

 1-877-935-8023

 Or visit www.wellcare.com/allwellTX

WISCONSIN

 HMO D-SNP

 1-877-935-8024

 Or visit www.wellcare.com/allwellWI

WASHINGTON

 PPO

 1-844-582-5177

 Or visit www.wellcare.com/healthnetOR

TTY FOR ALL STATES: 711

HOURS OF OPERATION

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

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

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at 1-866-277-6583 (TTY: 711). Between October 1 and March 31, representatives are available Monday-Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday-Friday, 8 a.m. to 8 p.m.

Understanding the Benefits

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

Understanding Important Rules

- For plans with a plan premium (Does not apply to plans with zero plan premium):** In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2023.
- For HMO plans only:** Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- For PPO and PFFS plans only:** Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situations, non-contracted providers may deny care. In addition, you will pay a higher co-pay for services received by non-contracted providers.
- For C-SNP plans only:** This plan is a chronic condition special needs plan (C-SNP). Your ability to enroll will be based on verification that you have a qualifying specific severe or disabling chronic condition.
- For D-SNP plans only:** This plan is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.

Contact Us

For more information, please contact us:

By phone

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

Hours of Operation

Between October 1 and March 31, representatives are available Monday-Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday-Friday, 8 a.m. to 8 p.m.

Online www.wellcare.com/healthnetCA

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.