



# 2024

## Summary of Benefits

California

**Wellcare Low Premium (HMO)**

H0562 | 130 | 002

**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 Low Premium (HMO) 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/healthnetCA](http://www.wellcare.com/healthnetCA). 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 service area includes these counties in California: Imperial, Riverside, San Bernardino, 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](http://www.medicare.gov) or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

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

Our plans give you access to our network of highly skilled medical providers in your area. You can look forward to choosing a primary care provider (PCP) to work with you and coordinate your care. You can ask for a current provider and pharmacy directory or, for an up-to-date list of network providers, visit [www.wellcare.com/healthnetCA](http://www.wellcare.com/healthnetCA) (Please note that, except for emergency care, urgently needed care when you are out of the network, out-of-area dialysis services, and cases in which our plan authorizes use of out-of-network providers, if you obtain medical care from out-of-plan providers, neither Medicare nor our plan will be responsible for the costs.)

Our plans also include prescription drug coverage and access to our large network of pharmacies. Some of our network pharmacies have preferred cost-sharing. You may pay less if you use these 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 Low 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](http://www.wellcare.com/healthnetCA).

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/healthnetCA](http://www.wellcare.com/healthnetCA).

We must provide information in a way that works for you (in languages other than English, in audio, in braille, in large print, or other alternate formats, etc.). Please call Member Services if you need plan information in another format.

## Benefits

|                                                                                      | <b>Wellcare Low Premium (HMO)<br/>H0562, Plan 130, 002</b>                                                                                                                                                                        |
|--------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Monthly plan premium</b><br>(includes both medical and drugs)                     | \$29<br><br>You must continue to pay your Medicare Part B premium.                                                                                                                                                                |
| <b>Deductible</b>                                                                    | No deductible for medical. See prescription drugs section for Part D deductible.                                                                                                                                                  |
| <b>Maximum Out-of-Pocket Responsibility</b><br>(does not include prescription drugs) | \$3,850 annually<br>This is the most you will pay in copays and coinsurance for Part A and B services for the year.                                                                                                               |
| <b>Inpatient Hospital coverage</b>                                                   | For each admission, you pay: <ul style="list-style-type: none"> <li>• \$250 copay per day for days 1 through 6</li> <li>• \$0 copay per day for days 7 through 90</li> </ul> *                                                    |
| <b>Outpatient Hospital coverage</b><br>Outpatient hospital services                  | \$0 copay for diagnostic colonoscopy.<br>\$350 copay for all other outpatient services.<br>*                                                                                                                                      |
| Outpatient hospital observation services                                             | \$135 copay for outpatient observation services when you enter observation status through an emergency room.<br>\$350 copay for outpatient observation services when you enter observation status through an outpatient facility. |
| <b>Ambulatory surgical center (ASC) services</b>                                     | \$250 copay<br>*                                                                                                                                                                                                                  |
| <b>Doctor Visits</b><br>Primary Care Providers                                       | \$0 copay                                                                                                                                                                                                                         |

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

## Benefits

|                                                                                                                                                                                                                                                                                                                                                                                          | <b>Wellcare Low Premium (HMO)<br/>H0562, Plan 130, 002</b>                                                                                                                                                                                                                                                                  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Specialists                                                                                                                                                                                                                                                                                                                                                                              | \$0 copay<br>*                                                                                                                                                                                                                                                                                                              |
| <b>Preventive Care</b> (e.g., Annual Wellness visit, Bone mass measurement, Breast cancer screening (mammogram), Cardiovascular screenings, Cervical and vaginal cancer screening, Colorectal cancer screenings, Diabetes screenings, Hepatitis B Virus Screening, Prostate cancer screenings (PSA), Vaccines (including Flu shots, Hepatitis B shots, Pneumococcal shots, COVID shots)) | \$0 copay                                                                                                                                                                                                                                                                                                                   |
| <b>Emergency care</b>                                                                                                                                                                                                                                                                                                                                                                    | \$135 copay<br>Copay is waived if you are admitted to a hospital within 24 hours.                                                                                                                                                                                                                                           |
| Worldwide emergency coverage                                                                                                                                                                                                                                                                                                                                                             | \$135 copay<br><br>Worldwide emergency and worldwide urgently needed services are subject to a \$50,000 maximum plan coverage. There is no worldwide coverage for care outside of the emergency room or emergency hospital admission. The copay is not waived if admitted to the hospital for worldwide emergency services. |
| <b>Urgently needed services</b>                                                                                                                                                                                                                                                                                                                                                          | \$25 copay<br>Copay is waived if you are admitted to a hospital within 24 hours.                                                                                                                                                                                                                                            |

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

## Benefits

|                                                          | <b>Wellcare Low Premium (HMO)<br/>H0562, Plan 130, 002</b>                                                                                                                                                                        |
|----------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Worldwide urgent care coverage                           | <p>\$135 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> |
| <b>Diagnostic Services/Labs/Imaging</b><br>Lab services  | <p>\$0 copay for all other labs.<br/>           \$50 copay for genetic testing.<br/>           *</p>                                                                                                                              |
| Diagnostic tests and procedures                          | <p>\$0 copay<br/>           *</p>                                                                                                                                                                                                 |
| Outpatient X-rays                                        | <p>\$0 copay<br/>           *</p>                                                                                                                                                                                                 |
| Diagnostic radiology services (e.g. MRI, CAT Scan)       | <p>\$0 copay for a diagnostic mammogram.<br/>           \$350 copay for all other diagnostic radiology services.<br/>           *</p>                                                                                             |
| Therapeutic Radiology                                    | <p>20% coinsurance<br/>           *</p>                                                                                                                                                                                           |
| <b>Hearing services</b><br>Hearing Exam Medicare Covered | <p>\$0 copay<br/>           *</p>                                                                                                                                                                                                 |
| Routine hearing exam                                     | <p>\$0 copay<br/>           *</p> <p>1 exam every year</p>                                                                                                                                                                        |

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

## Benefits

|                                    | <b>Wellcare Low Premium (HMO)<br/>H0562, Plan 130, 002</b>                                                                                                                                        |
|------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Hearing Aids                       |                                                                                                                                                                                                   |
| Hearing Aid Fitting/Evaluation(s)  | <p>\$0 copay<br/>*</p> <p>1 fitting(s) / evaluation(s) every year</p>                                                                                                                             |
| Hearing aid allowance<br>All types | <p>Up to a \$750 allowance per ear every year for hearing aids.<br/>\$0 copay<br/>*</p> <p>Limited to 2 hearing aid(s) every year</p>                                                             |
| Additional Hearing Information     | <p><b>What you should know</b><br/>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.</p> |
| <b>Dental services</b>             |                                                                                                                                                                                                   |
| Preventive services                | <p>\$0 copay<br/>*</p> <p>Cleanings 2 every year<br/>Dental x-rays 1 every year<br/>Oral exams 2 every year</p>                                                                                   |
| Fluoride Treatment                 | <p>\$0 copay<br/>*</p> <p>1 every year</p>                                                                                                                                                        |

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## Benefits

|                                                                        | <b>Wellcare Low Premium (HMO)<br/>H0562, Plan 130, 002</b>                                                                                         |
|------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| Comprehensive services<br>Medicare-covered                             | \$0 copay for each Medicare-covered service.<br>*                                                                                                  |
| Comprehensive services<br>Diagnostic Services                          | \$0 - \$15 copay<br>*                                                                                                                              |
| Restorative Services                                                   | \$0 - \$300 copay<br>*                                                                                                                             |
| Endodontics/<br>Periodontics/ Extractions                              | \$0 - \$375 copay<br>*                                                                                                                             |
| Non-routine services                                                   | \$0 copay<br>*                                                                                                                                     |
| Prosthodontics, Other<br>Oral/Maxillofacial Surgery,<br>Other Services | \$0 - \$2,250 copay<br>*                                                                                                                           |
|                                                                        | <b>For more information, limitations and exclusions, please see your Evidence of Coverage. Additional dental limitations and exclusions apply.</b> |
| <b>Vision Services</b>                                                 |                                                                                                                                                    |
| Eye Exam<br>Medicare Covered                                           | \$0 copay (Medicare-covered diabetic retinopathy screening)<br>\$0 copay (all other Medicare-covered eye exams)<br>*                               |

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



## Benefits

|                                                                                                             | <b>Wellcare Low Premium (HMO)<br/>H0562, Plan 130, 002</b>                                                                                                                                                                            |
|-------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Routine eye exam (Refraction)                                                                               | \$0 copay<br>*<br><br>1 exam every year                                                                                                                                                                                               |
| Glaucoma screening                                                                                          | \$0 copay for each Medicare-covered service.                                                                                                                                                                                          |
| Eyewear<br>Medicare Covered                                                                                 | \$0 copay<br>*                                                                                                                                                                                                                        |
| Routine eyewear<br>Contact lenses/Eyeglasses<br>(lenses and<br>frames)/Eyeglass frames<br>Eyewear allowance | \$0 copay<br>*<br><br>Up to a \$100 combined allowance towards contacts and<br>glasses (lenses and/or frames) every year.                                                                                                             |
| <b>Mental Health Services</b>                                                                               |                                                                                                                                                                                                                                       |
| Inpatient visit                                                                                             | For each admission, you pay: <ul style="list-style-type: none"> <li>• \$250 copay per day for days 1 through 6</li> <li>• \$0 copay per day for days 7 through 90</li> </ul> *                                                        |
| Outpatient individual therapy<br>visit                                                                      | \$25 copay<br>*                                                                                                                                                                                                                       |
| Outpatient group therapy visit                                                                              | \$25 copay<br>*                                                                                                                                                                                                                       |
| <b>Skilled nursing facility (SNF)</b>                                                                       | For each admission, you pay: <ul style="list-style-type: none"> <li>• \$0 copay per day for days 1 through 20</li> <li>• \$203 copay per day for days 21 through 40</li> <li>• \$0 copay per day for days 41 through 100</li> </ul> * |

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

## Benefits

|                                                                          | Wellcare Low Premium (HMO)<br>H0562, Plan 130, 002                                                                                                                                                                                                                                                    |
|--------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Therapy and Rehabilitation Services</b>                               |                                                                                                                                                                                                                                                                                                       |
| Physical Therapy                                                         | \$0 copay<br>*                                                                                                                                                                                                                                                                                        |
| Outpatient rehabilitation services provided by an occupational therapist | \$0 copay<br>*                                                                                                                                                                                                                                                                                        |
| Pulmonary rehabilitation services                                        | \$0 copay                                                                                                                                                                                                                                                                                             |
| <b>Ambulance</b>                                                         |                                                                                                                                                                                                                                                                                                       |
| Ground Ambulance                                                         | \$250 copay<br>*                                                                                                                                                                                                                                                                                      |
| Air Ambulance                                                            | \$250 copay<br>*                                                                                                                                                                                                                                                                                      |
| <b>Transportation Services</b>                                           | <u>Not</u> covered                                                                                                                                                                                                                                                                                    |
| <b>Medicare Part B Drugs</b>                                             |                                                                                                                                                                                                                                                                                                       |
| Chemotherapy and Other Part B Drugs                                      | 20% coinsurance<br>*<br><br>Certain Part B rebatable drugs may be subject to a lower coinsurance than the amount shown above. The list of Part B rebatable drugs that are subject to a lower coinsurance is published by the Centers for Medicare & Medicaid Services (CMS) and may change quarterly. |
| Insulin                                                                  | \$35 copay (maximum per month)<br>*                                                                                                                                                                                                                                                                   |

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**Benefits**

|                 | <b>Wellcare Low Premium (HMO)<br/>H0562, Plan 130, 002</b> |
|-----------------|------------------------------------------------------------|
| Allergy Antigen | 0% coinsurance<br>*                                        |

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

| Prescription Drug Coverage                                                                                                                                                                                                                                                                                                                |                  | Wellcare Low Premium (HMO)<br>H0562, Plan 130, 002                                                                                                                                                                                                                                                                                                                                             |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| Stage 1: Annual Prescription Deductible                                                                                                                                                                                                                                                                                                   |                  |                                                                                                                                                                                                                                                                                                                                                                                                |  |
| Deductible                                                                                                                                                                                                                                                                                                                                |                  | \$300 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. The deductible doesn't apply to covered insulin products and most adult Part D vaccines (including shingles, tetanus, and travel vaccines). |  |
| Stage 2: Initial Coverage (after you pay your deductible, if applicable)                                                                                                                                                                                                                                                                  |                  |                                                                                                                                                                                                                                                                                                                                                                                                |  |
| You pay the following until your total yearly drug costs reach \$5,030. 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.                                                                                                                      |                  |                                                                                                                                                                                                                                                                                                                                                                                                |  |
| Important Message About What You Pay for Vaccines:<br>Our plan covers most Part D vaccines at no cost to you, even if you have not paid your deductible (if your plan has a deductible).                                                                                                                                                  |                  |                                                                                                                                                                                                                                                                                                                                                                                                |  |
| Important Message About What You Pay for Insulin:<br>You won't pay more than \$35 for up to a one-month supply, \$70 for up to a two-month supply or \$105 for up to a three-month supply of each covered insulin product regardless of the cost-sharing tier, even if you have not paid your deductible (if your plan has a deductible). |                  |                                                                                                                                                                                                                                                                                                                                                                                                |  |
| Retail cost-sharing (30-day/Up to a 100-day supply)                                                                                                                                                                                                                                                                                       |                  |                                                                                                                                                                                                                                                                                                                                                                                                |  |
|                                                                                                                                                                                                                                                                                                                                           | Preferred        | Standard                                                                                                                                                                                                                                                                                                                                                                                       |  |
| Tier 1<br>(Preferred Generic Drugs) includes preferred generic drugs and may include some brand drugs.                                                                                                                                                                                                                                    | \$0 / \$0 copay  | \$5 / \$15 copay                                                                                                                                                                                                                                                                                                                                                                               |  |
| Tier 2<br>(Generic Drugs) includes generic drugs and may include some brand drugs                                                                                                                                                                                                                                                         | \$8 / \$24 copay | \$20 / \$60 copay                                                                                                                                                                                                                                                                                                                                                                              |  |

| Prescription Drug Coverage                                                                                                                                     | Wellcare Low Premium (HMO)<br>H0562, Plan 130, 002 |                                 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|---------------------------------|
|                                                                                                                                                                | Preferred                                          | Standard                        |
| <b>Tier 3</b><br>(Preferred Brand Drugs) includes preferred brand drugs and may include some generic drugs.                                                    | \$42 / \$126 copay                                 | \$47 / \$141 copay              |
| <b>Tier 4</b><br>(Non-Preferred Drugs) includes non-preferred brand and non-preferred generic drugs.                                                           | 44% / 44% coinsurance                              | 44% / 44% coinsurance           |
| <b>Tier 5</b><br>(Specialty Tier) includes high cost brand and generic drugs. Drugs in this tier are not eligible for exceptions for payment at a lower tier.  | 28% coinsurance / Not Available                    | 28% coinsurance / Not Available |
| <b>Tier 6</b><br>(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 Low Premium (HMO)<br>H0562, Plan 130, 002 |                       |
|---------------------------------------------------------------------------------------------------------------|----------------------------------------------------|-----------------------|
| Stage 2: Initial Coverage (after you pay your deductible, if applicable) (Continued)                          |                                                    |                       |
| Mail-order cost-sharing (30-day/Up to a 100-day supply)                                                       |                                                    |                       |
|                                                                                                               | Preferred                                          | Standard              |
| <b>Tier 1</b><br>(Preferred Generic Drugs) includes preferred generic drugs and may include some brand drugs. | \$0 / \$0 copay                                    | \$5 / \$15 copay      |
| <b>Tier 2</b><br>(Generic Drugs) includes generic drugs and may include some brand drugs                      | \$8 / \$0 copay                                    | \$20 / \$60 copay     |
| <b>Tier 3</b><br>(Preferred Brand Drugs) includes preferred brand drugs and may include some generic drugs.   | \$42 / \$84 copay                                  | \$47 / \$141 copay    |
| <b>Tier 4</b><br>(Non-Preferred Drugs) includes non-preferred brand and non-preferred generic drugs.          | 44% / 44% coinsurance                              | 44% / 44% coinsurance |

| Prescription Drug Coverage                                                                                                                                        | Wellcare Low Premium (HMO)<br>H0562, Plan 130, 002                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|
|                                                                                                                                                                   | Preferred                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Standard                        |
| <b>Tier 5</b><br>(Specialty Tier)<br>includes high cost brand and generic drugs. Drugs in this tier are not eligible for exceptions for payment at a lower tier.  | 28% coinsurance / Not Available                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 28% coinsurance / Not Available |
| <b>Tier 6</b><br>(Select Care Drugs)<br>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                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                 |
|                                                                                                                                                                   | <p>After your total drug costs (including what our plan has paid and what you have paid) reach \$5,030, 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 Tier 1 and 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>Coverage Gap Stage coinsurance requirements do not apply to Part D covered insulin products and most adult Part D vaccines, including shingles, tetanus, and travel vaccines. You won't pay more than \$35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier.</p> |                                 |

| Prescription Drug Coverage     | Wellcare Low Premium (HMO)<br>H0562, Plan 130, 002                                                                                                                                                                                                                                                                                                                                 |          |
|--------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
|                                | Preferred                                                                                                                                                                                                                                                                                                                                                                          | Standard |
| Stage 4: Catastrophic Coverage |                                                                                                                                                                                                                                                                                                                                                                                    |          |
|                                | <p>You enter this stage after your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$8,000.</p> <p>Once you are in the Catastrophic Coverage Stage, you will stay in this payment stage until the end of the plan year. During this payment stage, the plan pays all of the cost for your covered drugs.</p> |          |

Generic drugs may be covered on tiers other than Tier 1 and Tier 2. Please check this plan's Formulary to validate the specific tier on which your drugs are covered.

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 (100-day supply).

#### Excluded Drugs:

Wellcare Low Premium (HMO) includes enhanced drug coverage of certain excluded drugs, such as Tier 1 folic acid, vitamin B12, vitamin D2, generic-only sildenafil and vardenafil. Generic sildenafil and vardenafil have a quantity limit of six pills every 30 days.

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

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



## Additional Benefits

|                                                          | <b>Wellcare Low Premium (HMO)<br/>H0562, Plan 130, 002</b>                                                                                                                                                                                |
|----------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Chiropractic Services</b><br>Medicare-covered         | \$0 copay<br>*                                                                                                                                                                                                                            |
| Routine chiropractic services                            | \$0 copay<br>*<br><br>24 visit(s) every year                                                                                                                                                                                              |
| <b>Acupuncture</b><br>Medicare-covered                   | \$0 copay for Medicare-covered Acupuncture received in a PCP office.<br>\$0 copay for Medicare-covered Acupuncture received in a Chiropractor office.<br>\$0 copay for Medicare-covered Acupuncture received in a Specialist office.<br>* |
| Routine acupuncture services                             | \$0 copay<br>*<br><br>Limited to 24 visit(s) every year.                                                                                                                                                                                  |
| <b>Podiatry Services (Foot Care)</b><br>Medicare Covered | \$0 copay<br>*                                                                                                                                                                                                                            |
| Routine Podiatry Services                                | \$0 copay<br>*<br><br>12 visit(s) every year                                                                                                                                                                                              |

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

## Additional Benefits

|                                       | <b>Wellcare Low Premium (HMO)<br/>H0562, Plan 130, 002</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
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| <b>Virtual Visits</b>                 | <p>Our plan offers 24 hours per day, 7 days per week virtual visit access to board certified doctors via Teladoc to help address a wide variety of health concerns/questions. Covered services include general medical, behavioral health, dermatology, and more.</p> <p>A virtual visit (also known as a telehealth consult) is a visit with a doctor either over the phone or internet using a smart phone, tablet, or a computer. Certain types of visits may require internet and a camera-enabled device. 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> |
| <b>Home health agency care</b>        | \$0 copay<br>*                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Medical Equipment/Supplies</b>     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Durable Medical Equipment (DME)       | 20% coinsurance<br>*                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Prosthetics                           | 20% coinsurance<br>*                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Diabetic supplies                     | <p>\$0 copay<br/>*</p> <p>For more information, limitations and exclusions, please see your Evidence of Coverage.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Diabetic therapeutic shoes or inserts | 20% coinsurance<br>*                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

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## Additional Benefits

|                                                                 | <b>Wellcare Low Premium (HMO)<br/>H0562, Plan 130, 002</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-----------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Opioid treatment program services</b>                        | \$0 copay<br><br>*                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Wellness Programs</b><br><br>Fitness                         | For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage.<br>\$0 copay<br><br><b>What you should know:</b><br>The benefit on this plan provides a membership to 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. |
| Additional sessions of smoking and tobacco cessation counseling | \$0 copay<br><br>Limited to 5 visit(s) every year                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Annual Physical Exam                                            | \$0 copay<br><br><b>What you should know:</b><br>The exam includes a detailed medical/family history and recommendations for preventive screenings/care.                                                                                                                                                                                                                                                                                                                                                            |
| 24-Hour Nurse Advice Line                                       | \$0 copay                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

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

**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 libreng 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 관련해서 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 ouwa 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](http://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](http://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](http://wellcarecomplete.com)**

## MICHIGAN

HMO

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

**[wellcarecomplete.com](http://wellcarecomplete.com)**

HMO D-SNP

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

**[wellcarecomplete.com](http://wellcarecomplete.com)**

## MISSOURI

HMO

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

**[wellcare.com/allwellMO](http://wellcare.com/allwellMO)**

HMO D-SNP

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

**[wellcare.com/allwellMO](http://wellcare.com/allwellMO)**

## NEBRASKA

HMO, PPO

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

**[wellcare.com/NE](http://wellcare.com/NE)**

HMO D-SNP, PPO D-SNP

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

**[wellcare.com/NE](http://wellcare.com/NE)**

## NEVADA

HMO, HMO C-SNP, PPO

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

**[wellcare.com/allwellNV](http://wellcare.com/allwellNV)**

HMO D-SNP

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

**[wellcare.com/allwellNV](http://wellcare.com/allwellNV)**

## NEW MEXICO

HMO, PPO

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

**[wellcare.com/allwellNM](http://wellcare.com/allwellNM)**

HMO D-SNP

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

**[wellcare.com/allwellNM](http://wellcare.com/allwellNM)**

## NEW YORK

HMO, HMO-POS, HMO D-SNP

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

**[wellcare.com/fidelisNY](http://wellcare.com/fidelisNY)**

## OHIO

HMO, PPO

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

**[wellcare.com/allwellOH](http://wellcare.com/allwellOH)**

HMO D-SNP, PPO D-SNP

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

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

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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/healthnetCA](http://www.wellcare.com/healthnetCA)

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

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