

## LEGAL STATEMENT

When you use this Web site, you agree to these terms and rules. This applies when you use any Web site that WellCare owns. We may change this legal statement at any time.

### General

This Web site gives general information about WellCare's products and services. The information on our Web site does not serve as medical advice. It isn't meant to take the place of advice you would get from a health care provider. Do you need health care advice or services? If so, you should contact a doctor. Or another health care provider. The health information on this Web site is not meant to be medical, nursing or licensed health care advice or services. It is also not meant to be the practice of medicine, nursing or licensed health care in any area. It should not be taken this way.

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- The WellCare Management Group, Inc.
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- Harmony Behavioral Health, Inc.
- Comprehensive Health Management, Inc.
- Comprehensive Health Management of Florida, L.C.
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- WellCare Prescription Insurance, Inc.
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This Web site tells about our products and services. But this is not an offer to sell any of these products or services. Nothing in this Web site should be taken as an offer to buy coverage from WellCare. Or from any of its companies. All products on our Web site are not offered in all areas. All products and services are given under the laws and rules that apply to them. This includes any limits and excluded items. You may be interested in a product or service that you see on this Web site. If you are, you should contact WellCare. One of our associates can tell you if that product or service is offered in a certain area. You can also ask for a copy of the plan documents.

### Disclaimer

All content of this Web site is provided "AS IS." That means there is no warranty of any kind. Not expressed or implied. This includes, but is not limited to:

- Any implied warranties of merchantability

- Fitness for a particular purpose
- Non-infringement

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### **Disclosure; Forward-Looking Statements**

This Web site may have statements that talk about things that could happen in the future. These are called “forward-looking statements.” There is a way to find these statements. Look for these words:

- may
- will
- should
- expects
- anticipates
- intends
- plans
- believes
- estimates
- predicts
- potential
- continues
- similar words

Forward-looking statements as a rule are not historical. They are subject to certain risks and doubts. These could cause actual results to differ greatly from our past outcomes. They may also differ from what we currently expect. And they may differ from what we plan for. These risks include, but are not limited to:

- Our state or federal contracts expiring, being cancelled or suspended
- Our lack of prior operating history, including lack of experience with network providers and health benefits management, in new markets or in the prescription drug plan business
- Our ability to accurately predict and effectively manage health benefits and other operating expenses
- Our ability to accurately estimate incurred but not reported medical costs
- Risks linked to future changes in health care laws
- The possibility that funding for government health care programs is reduced
- Risks linked to periodic government reimbursement rate adjustments
- Regulatory changes and developments, including potential marketing restrictions or sanctions and premium recoupment
- Potential fines, penalties or operating restrictions resulting from regulatory audits, examinations, investigations or other inquiries
- Risks linked to our acquisition strategy
- Risks linked to our efforts to move into new states and counties
- Risks linked to our substantial debt obligations
- Risks linked to our business obligations, including our ability to find and keep qualified management staff

- Other risks discussed in our filings with the Securities and Exchange Commission (the “SEC”), including our Annual Report on Form 10-K, which filings are available from the SEC

You should not rely a great deal on forward-looking statements. They speak only as of the date they are made. And we have no duty to update or revise them.

### **Changes to Information**

The information on our Web site may be out-of-date. We may update and/or change the information on our Web site. Or the products and services described in this Web site. We can do this at any time without notice.

### **Links**

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- BUSINESS INTERRUPTION
- LOSS OF PROGRAMS OR DATA
- OTHERWISE

THIS APPLIES EVEN IF WE ARE CLEARLY TOLD THAT THESE TYPES OF DAMAGES COULD HAPPEN.

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need to contact us. If so, please see your membership card. It has a toll-free number you can use to call us. It also has our address if you'd like to write to us.

### **Utilization Management**

WellCare has programs to help us keep track of your health care. These are called utilization management (UM) programs. They include:

- Prior authorization
- Prospective review
- Concurrent review
- Retrospective review

Each of these parts lets us look at health care and services. We do this based on the members' coverage. We also check to see if the care is appropriate. Then we look at the coverage the member has on his or her plan. And we decide on the payment to providers. Sometimes we deny coverage, services or care. When this happens, no one is rewarded for the denial. Not our associates, providers, or any person or group. Also, financial incentives, if any, are not based on using less service.