



2026 Summary of Benefits

Florida

Wellcare Sunshine Health Dual Align (HMO D-SNP)

H1032 | 245 | 002

Wellcare Sunshine Health Dual Align (HMO D-SNP)

H1032 | 245 | 001

We know how important it is to have a health plan you can count on.

This is a summary of drug and health services covered by Wellcare Sunshine Health Dual Align (HMO D-SNP) from January 1, 2026 to December 31, 2026.

This booklet will provide you with a summary of what we cover and what you pay. 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 go.wellcare.com/SunshineFL. To request a copy, please call 1-844-480-0680 (TTY 711). Hours are: Sunday-Saturday, 8 am to 8 pm.

Who can join?

This is a Dual Eligible Needs Plan (D-SNP) for people who have both Medicare and Agency for Healthcare Administration.

To join these plans, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, live in our service area, and be a United States citizen or lawfully present in the United States. You must continue to pay your Medicare Part B premium if not otherwise paid for under Agency for Healthcare Administration or by another third party. You must be eligible for Medicare and Full Medicaid Benefits or Medicare cost sharing assistance under Medicaid.

To enroll in these plans you must be eligible for the following Medicare Savings Program:

H1032245002 Wellcare Sunshine Health Dual Align (HMO D-SNP) - FBDE, QMB+, SLMB+

H1032245001 Wellcare Sunshine Health Dual Align (HMO D-SNP) - FBDE, QMB+, SLMB+

Refer to "Medicare Savings Program (MSP) Levels" section below for a description of all MSP levels.

Please contact the plan for further details.

Plan's service areas:

H1032245002 Wellcare Sunshine Health Dual Align (HMO D-SNP) includes these counties in Florida: Clay, Duval, Flagler, Nassau, and St. Johns.

H1032245001 Wellcare Sunshine Health Dual Align (HMO D-SNP) includes these counties in Florida: Brevard, Broward, Citrus, Hernando, Hillsborough, Indian River, Lake, Marion, Martin, Miami-Dade, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Seminole, St. Lucie, Sumter, and Volusia.

About this plan & how to get care

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 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. **Please note** that, if you go elsewhere without proper authorization, you will have to pay in full. Neither Medicare nor our plan will be responsible for the costs. The only exceptions are emergencies, urgently needed services when the network is not available (that is, in situations when it is unreasonable or not possible to obtain services in-network), out-of-area dialysis services, and cases in which Wellcare Sunshine Health Dual Align (HMO D-SNP) authorizes use of out-of-network providers.

Part D prescription drugs are covered. You have 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 Sunshine Health Dual Align (HMO D-SNP) has a network of doctors, hospitals, pharmacies, and other providers. If you use providers that are not in our network, the plan may not pay for these services.

You can save money by using our preferred mail-order pharmacy and by using providers in the plan's network. You can see our plan's provider and pharmacy directory at go.wellcare.com/2026providerdirectories. Our complete plan Formulary (list of Part D prescription drugs) is on our website at go.wellcare.com/druglist-677.

We cover the services and items in this document and the Evidence of Coverage if they are medically necessary.

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.

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.). For more information, or to request information in an alternate format, please call us at 1-844-480-0680 (TTY users should call 711). Hours are: Sunday-Saturday, 8 am to 8 pm.

Understanding Dual Eligibility

Dual Eligible Special Needs Plans (DSNPs) are specialized Medicare Advantage plans that provide healthcare benefits for beneficiaries that have both Medicare and Medicaid coverage.

Medicaid is a joint federal and state government program that helps with medical costs for certain people with limited incomes and resources. Medicaid benefits are valuable because the state provides additional healthcare coverage and financial support based on your Medicare Savings Program (MSP) level. Medicaid coverage varies depending on the state and the type of Medicaid you have. What you pay for covered services may depend on your level of Medicaid eligibility. Some people with Medicaid

get help paying for their Medicare premiums and other costs. Other people may also get coverage for additional services and drugs that are covered under Medicaid but not by Medicare.

Medicare Savings Program (MSP) Levels

- **Full-Benefit Dual Eligible (FBDE):** Medicaid may pay for your Medicare Part A & B premiums, deductibles, coinsurances, and copayments. Eligible beneficiaries also receive full Medicaid benefits.
- **Qualified Medicare Beneficiary (QMB):** Medicaid will pay for your Medicare Part A & B premiums, deductibles, coinsurances, and copayments. (Some people with QMB are also eligible for full Medicaid benefits (QMB+)).
- **Specified Low-Income Medicare Beneficiary (SLMB):** Medicaid will absorb the cost of your Medicare Part B Premiums. Some people with SLMB are also eligible for full Medicaid benefits (SLMB+).
- **Qualified Individual (QI):** Medicaid will pay costs associated with Medicare Part B.
- **Qualified Disabled Working Individual (QDWI):** Medicaid will pay costs associated with Medicare Part A.

Note: Some MSP levels automatically qualify for Extra Help for Medicare prescription drug coverage assistance. Some states do not cover Parts A & B cost sharing.

What is Extra Help?

A Low Income Subsidy (LIS), also referred to as Extra Help, may be available to help you with Part D out-of-pocket expenses such as premiums, deductibles, coinsurance, or copayments. Many people qualify for the Extra Help Program and don't even know it. Keep in mind that assistance may also depend on your Medicare Savings Program (MSP) level and your dual eligible status.

If you have questions about your Medicaid eligibility and what benefits you are entitled to, call the number listed on the back cover of this document.

There are services that are not covered by our plan but are available through Agency for Healthcare Administration. Refer to the Summary of Medicaid-Covered Benefits section later in this document for more information.

Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 002	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 001
Note: Services with an asterisk (*) may require prior authorization. Services with a square (■) means a referral may be required.		
Monthly Plan Premium (includes both medical and drugs)	\$0 Because you get Extra Help, your plan premium is paid on your behalf. You must continue to pay your Medicare Part B premium, if not otherwise paid for by Agency for Healthcare Administration or another third party.	\$0 Because you get Extra Help, your plan premium is paid on your behalf. You must continue to pay your Medicare Part B premium, if not otherwise paid for by Agency for Healthcare Administration or another third party.
Deductible	No deductible	No deductible
Maximum Out-of-Pocket (MOOP) Responsibility (does not include prescription drugs)	\$9,250 annually You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.	\$9,250 annually You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.
Inpatient Hospital Coverage	\$0 copay for each Medicare-covered hospital stay. ■ *	\$0 copay for each Medicare-covered hospital stay. ■ *

Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 002	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 001
Outpatient Hospital Coverage Outpatient Hospital Services	\$0 copay for surgical and non-surgical services. ■ *	\$0 copay for surgical and non-surgical services. ■ *
Outpatient Hospital Observation Services	\$0 copay for outpatient observation. ■	\$0 copay for outpatient observation. ■
Ambulatory Surgical Center (ASC) Services	\$0 copay for each Medicare-covered visit to an ambulatory surgical center. ■ *	\$0 copay for each Medicare-covered visit to an ambulatory surgical center. ■ *
Doctor Visits Primary Care Providers	\$0 copay	\$0 copay
Specialists	\$0 copay ■ *	\$0 copay ■ *

Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 002	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 001
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/influenza shots, Hepatitis B shots, Pneumococcal shots, COVID shots))	\$0 copay	\$0 copay
Emergency Care	\$0 copay	\$0 copay
Worldwide Emergency Coverage	\$115 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 <u>not</u> waived if admitted to the hospital for worldwide emergency services.	\$115 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 <u>not</u> waived if admitted to the hospital for worldwide emergency services.
Urgently Needed Services	\$0 copay	\$0 copay

Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 002	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 001
Worldwide Urgent Care Coverage	\$115 copay Worldwide emergency and worldwide urgently needed services are subject to a \$50,000 maximum plan coverage. The copay is <u>not</u> waived if admitted to the hospital for worldwide urgently needed services.	\$115 copay Worldwide emergency and worldwide urgently needed services are subject to a \$50,000 maximum plan coverage. The copay is <u>not</u> waived if admitted to the hospital for worldwide urgently needed services.
Diagnostic Services/Labs/Imaging Lab Services Diagnostic Tests and Procedures Outpatient X-rays Diagnostic Radiology Services (e.g. MRI, CAT Scan) Therapeutic Radiology	\$0 copay ■ *	\$0 copay ■ *
	\$0 copay ■ *	\$0 copay ■ *
	\$0 copay ■ *	\$0 copay ■ *
	\$0 copay ■ *	\$0 copay ■ *
	\$0 copay ■ *	\$0 copay ■ *

Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 002	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 001
Hearing Services		
Hearing Exam Medicare-covered	\$0 copay *	\$0 copay *
Routine Hearing Exam	\$0 copay * 1 exam(s) every year	\$0 copay * 1 exam(s) every year
Hearing Aids		
Hearing Aid Fitting/Evaluation(s)	\$0 copay * 1 fitting(s) / evaluation(s) every year	\$0 copay * 1 fitting(s) / evaluation(s) every year
Hearing Aid Allowance All Types	Up to a \$1,500 allowance per ear every year for hearing aids. \$0 copay * Limited to 2 hearing aid(s) every year	Up to a \$1,500 allowance per ear every year for hearing aids. \$0 copay * Limited to 2 hearing aid(s) every year

Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 002	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 001
Additional Hearing Information	What you should know Medicare covers diagnostic hearing and balance exams if your doctor or other health care provider orders these tests to see if you need medical treatment.	What you should know Medicare covers diagnostic hearing and balance exams if your doctor or other health care provider orders these tests to see if you need medical treatment.
Dental Services		
Medicare-covered	\$0 copay for each Medicare-covered service *	\$0 copay for each Medicare-covered service *
Routine Diagnostic and Preventive Services	\$0 copay * Cleanings 2 every year Dental x-rays 1 set(s) every date of service to 3 plan years depending on type of service Oral exams 2 every year	\$0 copay * Cleanings 2 every year Dental x-rays 1 set(s) every date of service to 3 plan years depending on type of service Oral exams 2 every year
Fluoride Treatment	\$0 copay * 1 every year	\$0 copay * 1 every year
Other Diagnostic Dental Services	\$0 copay * 1 every date of service to 3 plan years depending on type of service	\$0 copay * 1 every date of service to 3 plan years depending on type of service

Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 002	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 001
Other Preventive Dental Services	\$0 copay * 1 every date of service to 3 plan years depending on type of service	\$0 copay * 1 every date of service to 3 plan years depending on type of service
Routine Comprehensive Services		
Restorative Services	\$0 copay *	\$0 copay *
Endodontics/Periodontics	\$0 copay *	\$0 copay *
Oral/Maxillofacial Surgery	\$0 copay *	\$0 copay *
Prosthodontics, Fixed	\$0 copay *	\$0 copay *
Prosthodontics, Removable	\$0 copay *	\$0 copay *
Implant Services	\$0 copay *	\$0 copay *
Adjunctive General Services	\$0 copay *	\$0 copay *

Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 002	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 001
	For more information, limitations and exclusions, please see your Evidence of Coverage. Additional dental limitations and exclusions apply.	For more information, limitations and exclusions, please see your Evidence of Coverage. Additional dental limitations and exclusions apply.
Additional Dental Information	What you should know: This plan provides dental services with no annual maximum allowance.	What you should know: This plan provides dental services with no annual maximum allowance.
Vision Care Eye Exam Medicare-covered	\$0 copay for each Medicare-covered diabetic retinopathy screening or diabetic eye exam \$0 copay for all other Medicare-covered eye exams *	\$0 copay for each Medicare-covered diabetic retinopathy screening or diabetic eye exam \$0 copay for all other Medicare-covered eye exams *
Routine Eye Exam (Refraction)	\$0 copay * 1 exam(s) every year	\$0 copay * 1 exam(s) every year
Glaucoma Screening	\$0 copay for each Medicare-covered service. ▪	\$0 copay for each Medicare-covered service. ▪
Eyewear Medicare-covered	\$0 copay	\$0 copay

Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 002	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 001
Routine Eyewear Contact Lenses/ Eyeglasses (frame and lenses)/ Eyeglass Frames Eyewear Allowance	\$0 copay * Up to a \$400 combined allowance towards contacts and glasses (lenses and/or frames) every year.	\$0 copay * Up to a \$300 combined allowance towards contacts and glasses (lenses and/or frames) every year.
Mental Health Services Inpatient Visit	\$0 copay for each Medicare-covered hospital stay. ■ *	\$0 copay for each Medicare-covered hospital stay. ■ *
Outpatient Individual Therapy Visit	\$0 copay ■ *	\$0 copay ■ *
Outpatient Group Therapy Visit	\$0 copay ■ *	\$0 copay ■ *
Skilled Nursing Facility (SNF)	Days 1-100: \$0 copay per benefit period ■ *	Days 1-100: \$0 copay per benefit period. ■ *

Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 002	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 001
Therapy and Rehabilitation Services		
Physical Therapy	\$0 copay ■ *	\$0 copay ■ *
Outpatient Rehabilitation Services Provided by an Occupational Therapist	\$0 copay ■ *	\$0 copay ■ *
Pulmonary Rehabilitation Services	\$0 copay ■	\$0 copay ■
Ambulance		
Ground Ambulance	\$0 copay *	\$0 copay *
Air Ambulance	\$0 copay *	\$0 copay *
Transportation Services (Non-emergency medical transportation)	Up to 36 rides every year to plan approved healthcare locations. This includes doctors, specialists, pharmacies, and dental or vision providers. \$0 copay (per one-way trip) *	Up to 36 rides every year to plan approved healthcare locations. This includes doctors, specialists, pharmacies, and dental or vision providers. \$0 copay (per one-way trip) *

Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 002	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 001
	What you should know: Mileage limitations may apply. Call the number on the back of your member ID card 72 hours in advance to reserve a ride for your appointment. Rides may also be reserved via mobile app.	What you should know: Mileage limitations may apply. Call the number on the back of your member ID card 72 hours in advance to reserve a ride for your appointment. Rides may also be reserved via mobile app.
Medicare Part B Drugs Chemotherapy Drugs and Other Part B Drugs	\$0 copay *	\$0 copay *
Insulin	\$0 copay (maximum per month) *	\$0 copay (maximum per month) *
Allergy Antigen	\$0 copay *	\$0 copay *

Part D Prescription Drug Coverage	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 002	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 001
All Covered Drugs	\$0 copay Some covered drugs limited to a 30-day supply Mail order isn't available for a one month supply (34 day or less) for drugs in all tiers.	

Additional Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 002	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 001
Note: Services with an asterisk (*) may require prior authorization. Services with a square (■) means a referral may be required.		
Chiropractic Services Medicare-covered	\$0 copay ■ *	\$0 copay ■ *
Routine Chiropractic Services	\$0 copay ■ * 12 visit(s) every year	\$0 copay ■ * 12 visit(s) every year
Acupuncture Medicare-covered	\$0 copay ■ *	\$0 copay ■ *
Podiatry Services (Foot Care) Medicare-covered	\$0 copay ■ *	\$0 copay ■ *

Additional Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 002	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 001
Virtual Visits	\$0 copay for virtual visit services performed through your plan's virtual visit provider(s). Our plan offers 24 hours per day, 7 days per week virtual visit access to board certified doctors to help address a wide variety of health concerns/questions. Covered services include general medical, behavioral health, dermatology, and more. A virtual visit (also known as telehealth or telemedicine) 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, please see your Evidence of Coverage. What you should know: The \$0 copay above only applies when services are received from your plan's virtual visit provider(s). If you receive telemedicine services from a network provider and not your plan's virtual visit provider(s), you will pay the cost shares listed for those providers, as outlined within the Evidence of Coverage (e.g., if you receive telehealth services from your PCP, you will pay the PCP cost share).	
Social Support Platform	Our plan provides an online and app-based support platform for your overall well-being. The platform offers personalized therapeutic self-guided activities and programs to help manage stress, anxiety, and support your emotional and mental health. Engage in interactive activities, meditations and games tailored to your needs. The platform also features the ability to join social communities. Available online 24/7 - you can use it whenever you choose. For more information on how to access the social support platform, please see your Evidence of Coverage. \$0 copay	

Additional Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 002	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 001
Home Health Agency Care	\$0 copay ■ *	\$0 copay ■ *
Meals Post-Acute Meals	\$0 copay ■ What you should know: If you qualify, you pay nothing for home delivered meals up to 45 days following an Inpatient hospital stay to aid in recovery with a maximum of 3 meals per day for up to 14 days with a maximum of 42 meals per occurrence for an unlimited number of occurrences per year.	\$0 copay ■ What you should know: If you qualify, you pay nothing for home delivered meals up to 45 days following an Inpatient hospital stay to aid in recovery with a maximum of 3 meals per day for up to 14 days with a maximum of 42 meals per occurrence for an unlimited number of occurrences per year.
Medical Equipment/Supplies Durable Medical Equipment (DME)	\$0 copay *	\$0 copay *
Prosthetics	\$0 copay *	\$0 copay *

Additional Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 002	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 001
Diabetic Supplies	\$0 copay * For more information, limitations and exclusions, please see your Evidence of Coverage.	\$0 copay * For more information, limitations and exclusions, please see your Evidence of Coverage.
Diabetic Therapeutic Shoes Or Inserts	\$0 copay *	\$0 copay *
Opioid Treatment Program Services	\$0 copay ■ *	\$0 copay ■ *
Health and Wellness Education Programs Fitness	For a detailed list of wellness education program benefits offered, please refer to the Evidence of Coverage. \$0 copay What you should know: To help support an active and healthy lifestyle, your plan provides a fitness program that offers access to fitness locations nationwide. You may access one or more gyms within the fitness network. Members have access to in-person fitness centers, available on-demand exercise programs, and a variety of	For a detailed list of wellness education program benefits offered, please refer to the Evidence of Coverage. \$0 copay What you should know: To help support an active and healthy lifestyle, your plan provides a fitness program that offers access to fitness locations nationwide. You may access one or more gyms within the fitness network. Members have access to in-person fitness centers, available on-demand exercise programs, and a variety of

Additional Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 002	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 001
	Home Fitness Kits (including a wearable fitness tracker).	Home Fitness Kits (including a wearable fitness tracker).
Personal Emergency Response System (PERS)	\$0 copay	\$0 copay
24-Hour Nurse Advice Line	\$0 copay	\$0 copay
Annual Routine Physical Exam	\$0 copay What you should know: The exam includes a detailed medical/family history and recommendations for preventive screenings/care.	\$0 copay What you should know: The exam includes a detailed medical/family history and recommendations for preventive screenings/care.

Additional Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 002	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 001
In-Home Support Services	\$0 copay for each in-home support services visit. Up to 3 visits every year. ▪ What you should know: You may receive Post Discharge services to support your transition home following an inpatient hospital stay if you meet certain clinical criteria. This benefit provides assistance with Instrumental Activities of Daily Living (IADLs) and Activities of Daily Living (ADLs). Services are provided as a one-time 4-hour occurrence and must be requested within 45 days of discharge.	\$0 copay for each in-home support services visit. Up to 3 visits every year. ▪ What you should know: You may receive Post Discharge services to support your transition home following an inpatient hospital stay if you meet certain clinical criteria. This benefit provides assistance with Instrumental Activities of Daily Living (IADLs) and Activities of Daily Living (ADLs). Services are provided as a one-time 4-hour occurrence and must be requested within 45 days of discharge.
Special Supplemental Benefits for the Chronically Ill (SSBCI) Benefits mentioned are a part of Special Supplemental Benefits for the Chronically Ill. Not all members will qualify. In addition to being high-risk, you must have one or more of the following chronic conditions: cancer, cardiovascular disorders, chronic and disabling mental health conditions, chronic lung disorders, diabetes. There are other eligible conditions not listed. Eligibility for this benefit cannot be guaranteed based solely on your	If eligible, you can use your Wellcare Spendables® allowance towards the additional benefits shown below. Once determined eligible these expanded benefits will be available in 7-10 business days. See the Wellcare Spendables® section in this chart for more information about the Wellcare Spendables® card. Your card allowance can be used towards: • Gas pay-at-pump - You can use your card to pay	If eligible, you can use your Wellcare Spendables® allowance towards the additional benefits shown below. Once determined eligible these expanded benefits will be available in 7-10 business days. See the Wellcare Spendables® section in this chart for more information about the Wellcare Spendables® card. Your card allowance can be used towards: • Gas pay-at-pump - You can use your card to pay

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	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 002	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 001
condition. All applicable eligibility requirements must be met before the benefit is provided. For details, please contact us or see the plan's Evidence of Coverage.	for gas directly at the pump. The card cannot be used to pay in-person at the cash register. Your card can only be used up to the available allowance amount. • Healthy Food - You can use your card to pay for healthy foods and produce at participating retailers. Delivery options for eligible grocery items may be available. Prepared meals and produce boxes are available for order via online portal. • Home Assistance and Safety Items - You can use your card to help with the cost of home assistance and safety items, including installation. You can also use your card to help with the cost of pest and insect control. Log in to your member portal to purchase accepted items and view eligible services. • Rent Assistance - You can use your card to help with the cost of rent/mortgage for your home. • Utility Assistance - You can use your card to help with the cost of utilities for your home. Your card can	for gas directly at the pump. The card cannot be used to pay in-person at the cash register. Your card can only be used up to the available allowance amount. • Healthy Food - You can use your card to pay for healthy foods and produce at participating retailers. Delivery options for eligible grocery items may be available. Prepared meals and produce boxes are available for order via online portal. • Home Assistance and Safety Items - You can use your card to help with the cost of home assistance and safety items, including installation. You can also use your card to help with the cost of pest and insect control. Log in to your member portal to purchase accepted items and view eligible services. • Rent Assistance - You can use your card to help with the cost of rent/mortgage for your home. • Utility Assistance - You can use your card to help with the cost of utilities for your home. Your card can

Additional Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 002	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 001
	be used toward utility expenses including water, heating oil and natural gas, electricity, trash, cable TV service (excludes streaming services), landline or mobile phone and internet.	be used toward utility expenses including water, heating oil and natural gas, electricity, trash, cable TV service (excludes streaming services), landline or mobile phone and internet.
Wellcare Spendables®	You will receive \$175 monthly preloaded on your Wellcare Spendables® card to spend on OTC items, Dental, Vision, and Hearing services. Your monthly allowance rolls over to the following month if unused and expires at the end of the plan year. Your card allowance can be used towards: Over-the-Counter items (OTC)- Your card can be used at participating retail locations, through the mobile app, or online through your member portal to place an order for home delivery. Examples of covered items include brand name and generic over-the-counter items, vitamins, pain relievers, cold and allergy items and diabetic items.	You will receive \$259 monthly preloaded on your Wellcare Spendables® card to spend on OTC items, Dental, Vision, and Hearing services. Your monthly allowance rolls over to the following month if unused and expires at the end of the plan year. Your card allowance can be used towards: Over-the-Counter items (OTC)- Your card can be used at participating retail locations, through the mobile app, or online through your member portal to place an order for home delivery. Examples of covered items include brand name and generic over-the-counter items, vitamins, pain relievers, cold and allergy items and diabetic items.

Additional Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 002	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 001
	Dental, Vision, and Hearing - You may use your card to help reduce your out-of-pocket expenses for eligible dental, vision, and hearing services. Benefits mentioned below are part of SSBCI. Not all members will qualify. You must meet eligibility criteria for the following plan benefits. <u>If you qualify, your card allowance can also be used towards:</u> • Gas pay-at-pump • Healthy Food • Home Assistance and Safety Items • Pest Control Items and Services • Rent Assistance • Utility Assistance Refer to Special Supplemental Benefits for the Chronically Ill (SSBCI) in this chart for more information on these benefits. For more information, limitations, and exclusions, please see your Evidence of Coverage.	Dental, Vision, and Hearing - You may use your card to help reduce your out-of-pocket expenses for eligible dental, vision, and hearing services. Benefits mentioned below are part of SSBCI. Not all members will qualify. You must meet eligibility criteria for the following plan benefits. <u>If you qualify, your card allowance can also be used towards:</u> • Gas pay-at-pump • Healthy Food • Home Assistance and Safety Items • Pest Control Items and Services • Rent Assistance • Utility Assistance Refer to Special Supplemental Benefits for the Chronically Ill (SSBCI) in this chart for more information on these benefits. For more information, limitations, and exclusions, please see your Evidence of Coverage.
My Wellcare Rewards	With My Wellcare Rewards , you can earn up to \$100 by completing eligible health activities and portal activities through your member portal.	With My Wellcare Rewards , you can earn up to \$100 by completing eligible health activities and portal activities through your member portal.

Additional Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 002	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 245, 001
	Rewards will be loaded onto your Wellcare Spendables® card.	Rewards will be loaded onto your Wellcare Spendables® card.

Comprehensive Written Statement for Prospective Enrollees

The benefits described earlier in this Summary of Benefits are covered by our Wellcare Sunshine Health Dual Align (HMO D-SNP) plans. For each benefit listed, you can see what our plan covers. What you pay for covered services under our plans may depend on your level of Agency for Healthcare Administration eligibility.

Summary of Medicaid-Covered Benefits

The following information is for people with Medicare and Agency for Healthcare Administration. If a benefit is covered by both our plan and Agency for Healthcare Administration, you must fully use our plan benefit coverage before the benefit is covered by Agency for Healthcare Administration.

Coverage of the benefits may depend on your level of Agency for Healthcare Administration eligibility.

If you have questions about your Agency for Healthcare Administration eligibility, what benefits you are entitled to, or for the most current Agency for Healthcare Administration information, see your Medicaid Member Handbook. You can also visit <https://www.flmedicaidmanagedcare.com/home/index>, or call Agency for Healthcare Administration at 1-877-711-3662; TTY: 1-866-467-4970. Hours are: 8 a.m. - 8 p.m. ET, Monday - Thursday 8 a.m - 7 p.m. ET Friday.

Agency for Healthcare Administration
Allergy Services
Ambulance Transportation Services
Ambulatory Surgical Center Services
Anesthesia Services
Assistive Care Services
Behavioral Health Assessment Services
Behavioral Health Community Support Services
Behavioral Health Intervention Services

Behavioral Health Medicaid Management Services
Behavioral Health Overlay Services
Cardiovascular Services
Chiropractic Services
Dental Services
Dialysis Services
Durable Medical Equipment and Medical Supplies
Emergency Transportation Services
Evaluation and Management Services
Federally Qualified Health Center Services
Gastrointestinal Services
Genitourinary Services
Hearing Services
Home Health Services
Inpatient Hospital Services
Inpatient Psychiatric
Integumentary Services

• Laboratory Services
• Mental Health Targeted Case Management
• Neurology Services
• Non-Emergency Transportation Services
• Nursing Facility Services
• Oral and Maxillofacial Surgery Services
• Orthopedic Services
• Outpatient Hospital Services
• Pain Management Services
• Personal Care Services
• Physical, Occupational and Speech Therapy Services
• Podiatry
• Prescribed Drug
• Private Duty Nursing
• Radiology and Nuclear Medicine
• Respiratory System Services
• Respiratory Therapy Services

• Rural Health Clinic
• Specialized Therapeutic Services
• Transplant Services
• Visual Aid Services
• Visual Care Services
• Behavior Analysis Services
• Behavioral Health Therapy Services
• Hospice Services
• Medical Foster Care Services
• Reproductive Services
• Therapeutic Group Care Services
• Transportation Services
• Medicaid Forms

Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

ATTENTION: If you speak a language other than English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-877-374-4056 (TTY: 711).

Español ATENCIÓN: Contamos con servicios de asistencia lingüística que se encuentran disponibles para usted de manera gratuita. También se encuentran disponibles de manera gratuita ayudas y servicios auxiliares adecuados para proporcionar información en formatos accesibles. Llame al 1-877-374-4056 (TTY: 711).

Kreyòl Ayisyen ATANSYON: Sèvis èd gratis pou lang disponib pou ou. Aparèy oksilyè ki bay asistans ak sèvis ki apwopriye pou bay enfòmasyon nan fòm aksèsib yo disponib gratis tou. Rele nan 1-877-374-4056 (TTY: 711).

Português ATENÇÃO: estão disponíveis serviços de assistência gratuitos no seu idioma. Também estão disponíveis apoios auxiliares e serviços adequados que oferecem informações em formatos acessíveis e sem custos. Ligue para 1-877-374-4056 (TTY: 711).

Français REMARQUE : des services d'assistance linguistique gratuits sont à votre disposition. Des services et aides pour obtenir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-877-374-4056 (TTY : 711).

Français cadien COMMUNIQUE: Des services d'aide linguistique sans frais sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations en formats accessibles sont également proposés sans frais. Composez le 1-877-374-4056 (TTY : 711).

简体中文 注意：我们为您提供免费的语言协助服务，同时也可免费提供适当的辅助设施与服务，以便提供无障碍格式的信息。请致电 1-877-374-4056（TTY：711）。

繁體中文 注意：我們為您提供免費的語言協助服務，還免費提供適當的輔助工具和服務，以無障礙格式提供資訊。請致電 1-877-374-4056 (TTY：711)。

العربية انتباه: تتوفر لك خدمات مساعدة لغوية مجانية. تتوفر كذلك مجاناً مساعدات وخدمات إضافية ملائمة لتزويد المعلومات بتنسيقات قابلة للوصول إليها. اتصل على الرقم 1-877-374-4056 (TTY: 711).

Tagalog ATENSYON: May mga libreng serbisyo ng tulong sa wika na available para sa inyo. Available din nang libre ang mga naaangkop na karagdagang tulong at serbisyo para makapagbigay ng impormasyon sa mga accessible na format. Tumawag sa 1-877-374-4056 (TTY: 711).

Tiếng Việt LƯU Ý: Chúng tôi có cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí. Các dịch vụ và trợ giúp bổ trợ phù hợp để cung cấp thông tin ở các định dạng có thể truy cập cũng được cung cấp miễn phí. Gọi 1-877-374-4056 (TTY: 711).

Русский ВНИМАНИЕ! Вам доступны бесплатные услуги языковой поддержки. Вы также можете бесплатно получить соответствующие вспомогательные средства и услуги, направленные на предоставление информации в доступных форматах. Позвоните по номеру 1-877-374-4056 (TTY: 711).

Deutsch ACHTUNG: Sprachdienstleistungen stehen Ihnen kostenlos zur Verfügung. Geeignete zusätzliche Unterstützung und Dienstleistungen für Informationen in zugänglichen Formaten stehen Ihnen ebenfalls kostenlos zur Verfügung. Rufen Sie folgende Nummer an: 1-877-374-4056 (TTY: 711).

Italiano ATTENZIONE: sono disponibili servizi di assistenza linguistica gratuiti. Sono inoltre disponibili supporti e servizi ausiliari gratuiti adatti a fornire le informazioni in formati accessibili. Chiamare il numero 1-877-374-4056 (TTY: 711).

हिंदी ध्यान दें: आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध हैं. एक्सेस करने योग्य फ़ॉर्मेट में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएं भी निःशुल्क उपलब्ध हैं. 1-877-374-4056 (TTY: 711) पर कॉल करें.

Polski UWAGA: usługi wsparcia językowego są dostępne nieodpłatnie. Bezpłatnie oferowane są również dodatkowe pomoce i usługi pozwalające na przekazanie informacji w formacie przystępnym dla odbiorcy. Zadzwoń pod numer 1-877-374-4056 (TTY: 711).

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a Customer Service representative at 1-844-480-0680 (TTY: 711). Hours are Sunday-Saturday, 8 am to 8 pm.

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 go.wellcare.com/SunshineFL or call 1-844-480-0680 (TTY: 711) to view a copy of the EOC. Hours are Sunday-Saturday, 8 am to 8 pm.
- ☐ 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

- ☐ 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, 2027.
- ☐ **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. If you have a Marketplace plan, you will need to contact the Marketplace to cancel the plan. If you do not cancel your Marketplace plan, you may be paying for coverage you cannot use and there may be penalties on your next year's tax return.
- ☐ Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- ☐ This plan is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.

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

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

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Contact Us

For more information, please contact us:



By phone

Toll-free at 1-844-480-0680 (TTY: 711). Your call may be answered by a licensed agent.



Hours of Operation

Sunday-Saturday, 8 am to 8 pm



Online

go.wellcare.com/SunshineFL