



2026 Summary of Benefits

New York

Wellcare Advantage Enhanced (PFFS)

H2816 | 037 | 000

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

This is a summary of health services covered by Wellcare Advantage Enhanced (PFFS) 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/Medicare. To request a copy, please call 1-844-480-0680 (TTY 711). Hours are: Sunday-Saturday, 8 am to 8 pm.

Who can join?

To join this plan, 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 New York State Medicaid or by another third party.

Plan's service areas:

Our service area includes these counties in New York: Albany, Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Erie, Essex, Franklin, Fulton, Genesee, Greene, Hamilton, Herkimer, Jefferson, Lewis, Madison, Monroe, Montgomery, Niagara, Oneida, Onondaga, Ontario, Oswego, Otsego, Rensselaer, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, St. Lawrence, Steuben, Sullivan, Tioga, Tompkins, Warren, Washington, Wayne, Wyoming, and Yates.

About this plan & how to get care

A Private Fee-For-Service (PFFS) plan determines how much it will pay to health care providers and how much the patient will pay when care is received. With a PFFS plan, you can typically receive care from any doctor, hospital or health care provider that accepts your plan's terms. However not all providers will accept these terms. Out-of-network providers may choose not to bill our plan and may ask you to pay for services up front. If this happens, you can fill out a claim form and submit it to us with a copy of the bill and any documentation you have about payments you have made.

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.

Our plan is for beneficiaries who receive creditable Part D coverage through a retiree plan, VA benefits, or other coverage.

Which doctors and hospitals can I use? Wellcare Advantage Enhanced (PFFS) has a network of doctors, hospitals, and other providers. You can save money by using our providers in the plan's

network. You may use doctors, hospitals and other providers that are not in our network, usually for a higher copay or coinsurance.

You can see our plan's provider directory on our website at go.wellcare.com/2026providerdirectories. 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.

Benefits

	Wellcare Advantage Enhanced (PFFS) H2816, Plan 037, 000
Monthly Plan Premium	\$0 Plan does not cover Part D. You must continue to pay your Medicare Part B premium.
Deductible	No deductible
Maximum Out-of-Pocket (MOOP) Responsibility	\$4,300 combined in and out-of-network annually This is the most you will pay in copays and coinsurance for Part A and B services for the year.
Inpatient Hospital Coverage	In-Network For each admission, you pay: \$500 copay per stay for unlimited days Out-of-Network For each admission, you pay: \$388 copay per day for days 1 through 7 \$0 copay per day for days 8 through 90
Outpatient Hospital Coverage Outpatient Hospital Services	In-Network \$0 copay for skin biopsies. \$200 copay for all other outpatient services. Out-of-Network 30% coinsurance for surgical and non-surgical services

Benefits

	Wellcare Advantage Enhanced (PFFS) H2816, Plan 037, 000
Outpatient Hospital Observation Services	In-Network \$130 copay for outpatient observation services when you enter observation status through an emergency room. \$200 copay for outpatient observation services when you enter observation status through an outpatient facility. Out-of-Network 30% coinsurance
Ambulatory Surgical Center (ASC) Services	In-Network \$150 copay for each Medicare-covered visit to an ambulatory surgical center. Out-of-Network 30% coinsurance This amount applies to each Medicare-covered visit to an ambulatory surgical center.
Doctor Visits Primary Care Providers	In-Network \$0 copay Out-of-Network \$10 copay
Specialists	In-Network \$20 copay Out-of-Network \$35 copay

Benefits

	Wellcare Advantage Enhanced (PFFS) H2816, Plan 037, 000
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))	In-Network \$0 copay Out-of-Network \$0 copay
Emergency Care	\$130 copay Copay is waived if you are admitted to a hospital within 24 hours.
Worldwide Emergency Coverage	\$130 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	\$35 copay Copay is waived if you are admitted to a hospital within 24 hours.
Worldwide Urgent Care Coverage	\$130 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.

Benefits

	Wellcare Advantage Enhanced (PFFS) H2816, Plan 037, 000
Diagnostic Services/Labs/Imaging Lab Services	In-Network \$50 copay for genetic testing. \$0 copay for all other labs. Out-of-Network 30% coinsurance
Diagnostic Tests and Procedures	In-Network \$0 copay Out-of-Network 30% coinsurance
Outpatient X-rays	In-Network \$0 copay Out-of-Network 30% coinsurance
Diagnostic Radiology Services (e.g. MRI, CAT Scan)	In-Network \$0 copay for a diagnostic mammogram. \$200 copay for all other diagnostic radiology services received in an outpatient setting. \$100 copay for all other services received in all other locations. Out-of-Network 30% coinsurance
Therapeutic Radiology	In-Network 20% coinsurance Out-of-Network 30% coinsurance

Benefits

	Wellcare Advantage Enhanced (PFFS) H2816, Plan 037, 000
Hearing Services Hearing Exam Medicare-covered	In-Network \$20 copay Out-of-Network \$35 copay
Routine Hearing Exam	In-Network \$0 copay Out-of-Network 40% coinsurance 1 exam(s) every year
Hearing Aids Hearing Aid Fitting/Evaluation(s) Hearing Aid Allowance All Types	In-Network \$0 copay Out-of-Network 40% coinsurance 1 fitting(s) / evaluation(s) every year Up to a \$500 allowance per ear every year for hearing aids. In-Network \$0 copay Out-of-Network 40% coinsurance Limited to 2 hearing aid(s) every year

Benefits

	Wellcare Advantage Enhanced (PFFS) H2816, Plan 037, 000
Additional Hearing Information	What you should know Medicare covers diagnostic hearing and balance exams if your doctor or other health care provider orders these tests to see if you need medical treatment.
Dental Services Medicare-covered	In-Network \$20 copay for each Medicare-covered service. Out-of-Network \$35 copay for each Medicare-covered service.
Routine Diagnostic and Preventive Services Fluoride Treatment	In-Network \$0 copay Out-of-Network 50% coinsurance 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 In-Network \$0 copay Out-of-Network 50% coinsurance 1 every year

Benefits

	Wellcare Advantage Enhanced (PFFS) H2816, Plan 037, 000
Other Diagnostic Dental Services	In-Network \$0 copay Out-of-Network 50% coinsurance 1 every date of service to 3 plan years depending on type of service
Other Preventive Dental Services	In-Network \$0 copay Out-of-Network 50% coinsurance 1 every date of service to 3 plan years depending on type of service
Routine Comprehensive Services	
Restorative Services	In-Network \$0 copay Out-of-Network 50% coinsurance
Endodontics/Periodontics	In-Network \$0 copay Out-of-Network 50% coinsurance

Benefits

	Wellcare Advantage Enhanced (PFFS) H2816, Plan 037, 000
Oral/Maxillofacial Surgery	In-Network \$0 copay Out-of-Network 50% coinsurance
Prosthodontics, Fixed	In-Network \$0 copay Out-of-Network 50% coinsurance
Prosthodontics, Removable	In-Network \$0 copay Out-of-Network 50% coinsurance
Adjunctive General Services	In-Network \$0 copay Out-of-Network 50% coinsurance 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 includes coverage up to \$2,000 per plan year for all in-network and out-of-network covered routine comprehensive dental services. You may use either in-network or out-of-network dentists for routine dental care (non-Medicare-covered services). Your out-of-pocket costs may be higher if you use out-of-network providers. Out-of-network providers are not contracted to accept plan payment as payment in full. They might charge you more than the plan pays.

Benefits

	Wellcare Advantage Enhanced (PFFS) H2816, Plan 037, 000
Vision Care Eye Exam Medicare-covered	In-Network \$0 copay for each Medicare-covered diabetic retinopathy screening or diabetic eye exam \$20 copay for all other Medicare-covered eye exams Out-of-Network \$0 copay for each Medicare-covered diabetic retinopathy screening or diabetic eye exam \$35 copay for all other Medicare-covered eye exams
Routine Eye Exam (Refraction)	In-Network \$0 copay Out-of-Network 40% coinsurance 1 exam(s) every year
Glaucoma Screening	In-Network \$0 copay for each Medicare-covered service. Out-of-Network 30% coinsurance for each Medicare-covered service
Eyewear Medicare-covered	In-Network \$0 copay Out-of-Network 30% coinsurance

Benefits

	Wellcare Advantage Enhanced (PFFS) H2816, Plan 037, 000
Routine Eyewear Contact Lenses/ Eyeglasses (frame and lenses)/ Eyeglass Frames Eyewear Allowance	In-Network \$0 copay Out-of-Network 40% coinsurance Up to a \$200 combined allowance towards contacts and glasses (lenses and/or frames) every year.
Mental Health Services Inpatient Visit	In-Network For each admission, you pay: • \$500 copay per stay for days 1 through 90 Out-of-Network For each admission, you pay: • \$300 copay per day for days 1 through 7 • \$0 copay per day for days 8 through 90
Outpatient Individual Therapy Visit	In-Network \$0 copay Out-of-Network 30% coinsurance
Outpatient Group Therapy Visit	In-Network \$0 copay Out-of-Network 30% coinsurance

Benefits

	Wellcare Advantage Enhanced (PFFS) H2816, Plan 037, 000
Skilled Nursing Facility (SNF)	In-Network For each benefit period, you pay: • \$0 copay per day for days 1 through 20 • \$218 copay per day for days 21 through 60 • \$0 copay per day for days 61 through 100 Out-of-Network For each benefit period, you pay: • \$0 copay per day for days 1 through 20 • \$218 copay per day, for days 21 to 100
Therapy and Rehabilitation Services Physical Therapy	In-Network \$15 copay Out-of-Network 30% coinsurance
Outpatient Rehabilitation Services Provided by an Occupational Therapist	In-Network \$15 copay Out-of-Network 30% coinsurance
Pulmonary Rehabilitation Services	In-Network \$35 copay Out-of-Network 30% coinsurance

Benefits

	Wellcare Advantage Enhanced (PFFS) H2816, Plan 037, 000
Ambulance Ground Ambulance	In-Network \$300 copay Out-of-Network \$300 copay
Air Ambulance	In-Network \$300 copay Out-of-Network \$300 copay
Transportation Services (Non-emergency medical transportation)	In-Network <u>Not</u> covered Out-of-Network <u>Not</u> covered
Medicare Part B Drugs Chemotherapy Drugs and Other Part B Drugs	In-Network 20% coinsurance Out-of-Network 30% coinsurance Certain Part B rebatable drugs may be subject to a lower coinsurance than the amount shown above.
Insulin	In-Network \$35 copay (maximum per month) Out-of-Network \$35 copay (maximum per month)

Benefits

	Wellcare Advantage Enhanced (PFFS) H2816, Plan 037, 000
Allergy Antigen	In-Network 0% coinsurance Out-of-Network 0% coinsurance

Additional Benefits

	Wellcare Advantage Enhanced (PFFS) H2816, Plan 037, 000
Chiropractic Services Medicare-covered	In-Network \$15 copay Out-of-Network 30% coinsurance
Acupuncture Medicare-covered	In-Network \$0 copay for Medicare-covered Acupuncture received in a PCP office. \$15 copay for Medicare-covered Acupuncture received in a Chiropractor office. \$20 copay for Medicare-covered Acupuncture received in a Specialist office. Out-of-Network \$10 copay for Medicare-covered Acupuncture received in a PCP office. 30% coinsurance for Medicare-covered Acupuncture received in a Chiropractor office. \$35 copay for Medicare-covered Acupuncture received in a Specialist office.
Podiatry Services (Foot Care) Medicare-covered	In-Network \$20 copay Out-of-Network 30% coinsurance

Additional Benefits

	Wellcare Advantage Enhanced (PFFS) H2816, Plan 037, 000
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., <i>if you receive telehealth services from your PCP, you will pay the PCP cost share</i>).
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 Advantage Enhanced (PFFS) H2816, Plan 037, 000
Home Health Agency Care	In-Network \$0 copay Out-of-Network 30% coinsurance
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.
Medical Equipment/Supplies Durable Medical Equipment (DME)	In-Network 20% coinsurance Out-of-Network 30% coinsurance
Prosthetics	In-Network 20% coinsurance Out-of-Network 30% coinsurance
Diabetic Supplies	In-Network \$0 copay Out-of-Network 30% coinsurance For more information, limitations and exclusions, please see your Evidence of Coverage.

Additional Benefits

	Wellcare Advantage Enhanced (PFFS) H2816, Plan 037, 000
Diabetic Therapeutic Shoes Or Inserts	In-Network 20% coinsurance Out-of-Network 30% coinsurance
Opioid Treatment Program Services	In-Network \$20 copay Out-of-Network \$35 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 Home Fitness Kits (including a wearable fitness tracker).
24-Hour Nurse Advice Line	\$0 copay

Additional Benefits

	Wellcare Advantage Enhanced (PFFS) H2816, Plan 037, 000
Annual Routine Physical Exam	In-Network \$0 copay Out-of-Network \$0 copay What you should know: The exam includes a detailed medical/family history and recommendations for preventive screenings/care.
Chronic Respiratory Management Program	If you are diagnosed with chronic obstructive pulmonary disease (COPD) or chronic bronchitis, you may qualify for the Chronic Respiratory Management Program. Participation in a care management program is required for eligibility. The program aims to help you manage your condition(s). You will also get reduced cost share for the following benefits: • 0% coinsurance for a portable nebulizer and durable medical equipment (DME) ordered as part of the chronic respiratory program. • 0% coinsurance for nebulizer and respiratory-related supplies ordered as part of the chronic respiratory program. • 0% coinsurance for Part B respiratory management medications ordered as part of the chronic respiratory program through mail order.
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. Your earned rewards will be delivered to you in the form of a Debit card. Debit card restrictions may apply.

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).

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)。

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).

יידיש אויפֿמערקזאַמקייט: פרייע שפראך הילף סערוויסעס זענען פֿאַר אײַך פֿאַראַן. פֿאַסיקע הילפֿסמיטלען און סערוויסעס צו צושטעלן אינפֿאָרמאַציע אין צוגענגלעכע פֿאָרמאַטן זענען אויך פֿאַראַן פֿרײַ פֿון אָפּצאָל. רופֿט 1-877-374-4056 (TTY: 711).

Pennsylvania Deitsch GEB ACHT: Schprooch Hilfe sin meeglich mitaus Koscht. Rechtliche Auxiliary Aids un Hilfe um Information zu gewwe in helfreiche Formats sin aa meeglich mit aus Koscht. Ruf 1-877-374-4056 (TTY: 711).

বাংলা খেয়াল করুন: আপনার জন্য বিনামূল্যে ভাষা পরিষেবার সুবিধা রয়েছে। বিনামূল্যে অ্যাক্সেসযোগ্য ফর্ম্যাটে তথ্য দিতে উপযুক্ত সহায়ক উপকরণ এবং পরিষেবাও উপলব্ধ রয়েছে। এখানে কল করুন 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).

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).

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).

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).

Yorùbá ÀKÍYÈSÍ: Àwọn isẹ̀ ìrànńlówó ti èdè wà nílẹ̀ fún ọ̀ lófẹ́ẹ̀. Àwọn isẹ̀ àti àwọn ìrànńwó arannílówó tóyẹ̀ láti pèsè ìwífúnni ní àwọn ọ̀nà kíkọ̀sílẹ̀ tóşéé rááyè sí tún wà nílẹ̀ bákan náà lófẹ́ẹ̀ láisan owó rará. Pe 1-877-374-4056 (TTY: 711).

Twi HYE NO NSO: Kasa ho mmoa dwumadie ahodoɔ wo ho ma wo a wontua hwee. Nneema a ebeboa wo ama wate nsem ne dwumadie ahodoɔ a ede nsem beɔma wo wo akwan bebree so nso wo ho a wontua hwee. Frɛ 1-877-374-4056 (TTY: 711).

Igbo NLERUANYA: A na-enye gi ọrụ enyemaka asụsụ n'efu. Enyemaka na ọrụ ndị kwesiri ekwesị iji nye ozi n'ụdị ndị dị mfe inweta dikrawa n'akwughị ụgwọ. Kpọọ 1-877-374-4056 (TTY: 711).

한국어 주의: 무료 언어 지원 서비스를 이용하실 수 있습니다. 정보 제공을 위해 적합한 보조 도구 및 서비스 또한 액세스 가능한 형식으로 무료 이용이 가능합니다. 1-877-374-4056 (TTY: 711)번으로 전화해 주십시오.

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).

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).

اردو توجہ: زبان معاونت کی خدمات آپ کے لیے مفت دستیاب ہیں۔ معلومات کو قابل رسائی شکل میں فراہم کرنے کے لیے مناسب معاون امداد اور خدمات بھی مفت دستیاب ہیں۔ 1-877-374-4056 (TTY: 711) پر کال کریں۔

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/Medicare 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.

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.
- ☐ Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher co-pay for services received by non-contracted providers.

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/Medicare