



2026 Summary of Benefits

Kentucky

Wellcare Simple Open (PPO)

H3975 | 001 | 000

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 Simple Open (PPO) 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 Kentucky Department for Medicaid Services (DMS) or by another third party.

Plan's service areas:

Our service area includes these counties in Kentucky: Adair, Allen, Anderson, Ballard, Barren, Bath, Bell, Boone, Bourbon, Boyd, Boyle, Bracken, Breathitt, Breckinridge, Bullitt, Butler, Caldwell, Calloway, Campbell, Carlisle, Carroll, Carter, Casey, Christian, Clark, Clay, Clinton, Crittenden, Cumberland, Daviess, Edmonson, Elliott, Estill, Fayette, Fleming, Floyd, Franklin, Fulton, Gallatin, Garrard, Grant, Graves, Grayson, Green, Greenup, Hancock, Hardin, Harlan, Harrison, Hart, Henderson, Henry, Hickman, Hopkins, Jackson, Jefferson, Jessamine, Johnson, Kenton, Knott, Knox, Larue, Laurel, Lawrence, Lee, Leslie, Letcher, Lewis, Lincoln, Livingston, Logan, Lyon, Madison, Magoffin, Marion, Marshall, Martin, Mason, McCracken, McCreary, McLean, Meade, Menifee, Mercer, Metcalfe, Monroe, Montgomery, Morgan, Muhlenberg, Nelson, Nicholas, Ohio, Oldham, Owen, Owsley, Pendleton, Perry, Pike, Powell, Pulaski, Robertson, Rockcastle, Rowan, Russell, Scott, Shelby, Simpson, Spencer, Taylor, Todd, Trigg, Trimble, Union, Warren, Washington, Wayne, Webster, Whitley, Wolfe, and Woodford.

About this plan & how to get care

Preferred Provider Organizations (PPOs) You'll enjoy the freedom and flexibility to access your health care where you want it and when you want it. You may seek care from any Medicare provider in the country who agrees to see you as a Medicare member, but you'll generally pay less when you use contracted providers in our network. 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. PPO plans do not require a prior authorization or referral for out-of-network services.

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 plan uses 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 Simple Open (PPO) has a network of doctors, hospitals, pharmacies, and other providers. You may use doctors, hospitals and other providers that are not in our network, usually for a higher copay or coinsurance. You must generally use our network pharmacies for prescriptions covered under Part D drug benefit.

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-6718.

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 Simple Open (PPO) H3975, Plan 001, 000
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 You must continue to pay your Medicare Part B premium.
Deductible	No deductible for medical. See prescription drugs section for Part D deductible.
Maximum Out-of-Pocket (MOOP) Responsibility (does not include prescription drugs)	\$7,500 in-network annually \$8,950 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: \$375 copay per day for days 1 through 7 \$0 copay per day for days 8 through 90 * Out-of-Network Days 1-90: 35% coinsurance for each Medicare-covered hospital stay.
Outpatient Hospital Coverage Outpatient Hospital Services	In-Network \$0 copay for skin biopsies. \$500 copay for all other outpatient services. * Out-of-Network 40% coinsurance for surgical and non-surgical services

Benefits

	Wellcare Simple Open (PPO) H3975, Plan 001, 000
Outpatient Hospital Observation Services	In-Network \$115 copay for outpatient observation services when you enter observation status through an emergency room. \$500 copay for outpatient observation services when you enter observation status through an outpatient facility. Out-of-Network 40% coinsurance
Ambulatory Surgical Center (ASC) Services	In-Network \$300 copay for each Medicare-covered visit to an ambulatory surgical center. * Out-of-Network 40% 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 \$25 copay
Specialists	In-Network \$40 copay * Out-of-Network \$40 copay

Benefits

	Wellcare Simple Open (PPO) H3975, Plan 001, 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	\$115 copay Copay is waived if you are admitted to a hospital within 24 hours.
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.
Urgently Needed Services	\$30 copay Copay is waived if you are admitted to a hospital within 24 hours.
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.

Benefits

	Wellcare Simple Open (PPO) H3975, Plan 001, 000
Diagnostic Services/Labs/Imaging Lab Services	In-Network \$50 copay for genetic testing. \$0 copay for all other labs. * Out-of-Network 40% coinsurance
Diagnostic Tests and Procedures	In-Network \$0 copay for Medicare-covered diagnostic colonoscopy, spirometry testing and specified testing related services. \$70 copay for all other services. * Out-of-Network 40% coinsurance
Outpatient X-rays	In-Network \$50 copay * Out-of-Network 40% coinsurance
Diagnostic Radiology Services (e.g. MRI, CAT Scan)	In-Network \$0 copay for a diagnostic mammogram. \$500 copay for all other diagnostic radiology services received in an outpatient setting. \$150 copay for all other services received in all other locations. * Out-of-Network 40% coinsurance

Benefits

	Wellcare Simple Open (PPO) H3975, Plan 001, 000
Therapeutic Radiology	In-Network 20% coinsurance * Out-of-Network 40% coinsurance
Hearing Services Hearing Exam Medicare-covered	In-Network \$40 copay * Out-of-Network \$40 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)	In-Network \$0 copay * Out-of-Network 40% coinsurance 1 fitting(s) / evaluation(s) every year

Benefits

	Wellcare Simple Open (PPO) H3975, Plan 001, 000
Hearing Aid Allowance All Types	Up to a \$750 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
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 \$40 copay for each Medicare-covered service. * Out-of-Network \$40 copay for each Medicare-covered service.
Routine Diagnostic and Preventive Services	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

Benefits

	Wellcare Simple Open (PPO) H3975, Plan 001, 000
Fluoride Treatment	In-Network \$0 copay * Out-of-Network 50% coinsurance 1 every year
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

Benefits

	Wellcare Simple Open (PPO) H3975, Plan 001, 000
Endodontics/Periodontics	In-Network \$0 copay * Out-of-Network 50% coinsurance
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.

Benefits

	Wellcare Simple Open (PPO) H3975, Plan 001, 000
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.
Vision Care Eye Exam Medicare-covered	In-Network \$0 copay for each Medicare-covered diabetic retinopathy screening or diabetic eye exam \$40 copay for all other Medicare-covered eye exams * Out-of-Network \$0 copay for each Medicare-covered diabetic retinopathy screening or diabetic eye exam \$40 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

Benefits

	Wellcare Simple Open (PPO) H3975, Plan 001, 000
Glaucoma Screening	In-Network \$0 copay for each Medicare-covered service. Out-of-Network 40% coinsurance for each Medicare-covered service
Eyewear Medicare-covered	In-Network \$0 copay Out-of-Network 40% coinsurance
Routine Eyewear Contact Lenses/ Eyeglasses (frame and lenses)/ Eyeglass Frames	In-Network \$0 copay * Out-of-Network 40% coinsurance
Eyewear Allowance	Up to a \$300 combined allowance towards contacts and glasses (lenses and/or frames) every year.
Mental Health Services Inpatient Visit	In-Network For each admission, you pay: \$350 copay per day for days 1 through 5 \$0 copay per day for days 6 through 90 * Out-of-Network Days 1-90: 35% coinsurance for each Medicare-covered hospital stay.

Benefits

	Wellcare Simple Open (PPO) H3975, Plan 001, 000
Outpatient Individual Therapy Visit	In-Network \$40 copay * Out-of-Network 40% coinsurance
Outpatient Group Therapy Visit	In-Network \$40 copay * Out-of-Network 40% coinsurance
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 Days 1-100: • 35% coinsurance per benefit period
Therapy and Rehabilitation Services Physical Therapy	In-Network \$30 copay * Out-of-Network 40% coinsurance

Benefits

	Wellcare Simple Open (PPO) H3975, Plan 001, 000
Outpatient Rehabilitation Services Provided by an Occupational Therapist	In-Network \$30 copay * Out-of-Network 40% coinsurance
Pulmonary Rehabilitation Services	In-Network \$25 copay Out-of-Network 40% coinsurance
Ambulance Ground Ambulance	In-Network \$350 copay * Out-of-Network \$350 copay
Air Ambulance	In-Network \$350 copay * Out-of-Network \$350 copay
Transportation Services (Non-emergency medical transportation)	In-Network <u>Not</u> covered Out-of-Network <u>Not</u> covered

Benefits

	Wellcare Simple Open (PPO) H3975, Plan 001, 000
Medicare Part B Drugs Chemotherapy Drugs and Other Part B Drugs	In-Network 20% coinsurance * Out-of-Network 40% 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)
Allergy Antigen	In-Network 0% coinsurance * Out-of-Network 0% coinsurance

Part D Prescription Drug Coverage	Wellcare Simple Open (PPO) H3975, Plan 001, 000
Stage 1: Yearly Deductible Stage	
If a plan has a Part D drug deductible, the deductible doesn't apply to covered insulin products and most adult Part D vaccines including shingles, tetanus and travel vaccines.	
Deductible	\$615 for Part D prescription drugs (this applies to drugs on Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Drug), and Tier 5 (Specialty Tier)). For all other covered drugs, you will not have to pay any deductible and will start receiving coverage immediately.
Stage 2: Initial Coverage Stage (after you pay your deductible, if applicable)	
You stay in the Initial Coverage Stage until your total out-of-pocket costs reach \$2,100. You then move on to the Catastrophic Coverage Stage.	
What You Pay for Vaccines: Our plan covers most Part D vaccines at no cost to you, even if you have not paid your deductible.	
What You Pay for Insulin: Tier 3: You won't pay more than the lesser of 25% of our negotiated price for the drug or \$35 for up to a 1-month supply, the lesser of 25% of our negotiated price for the drug or \$70 for up to a 2-month supply, or the lesser of 25% of our negotiated price for the drug or \$105 for up to a 3-month supply of each covered insulin product, even if you have not paid your deductible. Tier 4: You won't pay more than the lesser of 25% of our negotiated price for the drug or \$35 for up to a 1-month supply, the lesser of 25% of our negotiated price for the drug or \$70 for up to a 2-month supply, or the lesser of 25% of our negotiated price for the drug or \$105 for up to a 3-month supply of each covered insulin product, even if you have not paid your deductible.	

Part D Prescription Drug Coverage	Wellcare Simple Open (PPO) H3975, Plan 001, 000	
Stage 2: Initial Coverage Stage (after you pay your deductible, if applicable) (Continued)		
Retail cost-sharing (30-day / 100-day supply)		
For more details on tier descriptions, please see the Evidence of Coverage.		
	Preferred	Standard
Tier 1 (Preferred Generic)	\$0 / \$0 copay	\$5 / \$15 copay
Tier 2 (Generic)	\$0 / \$0 copay	\$10 / \$30 copay
Tier 3 (Preferred Brand)	25% / 25% coinsurance	25% / 25% coinsurance
Tier 4 (Non-Preferred Drug)	34% / 34% coinsurance	34% / 34% coinsurance
Tier 5 (Specialty Tier) Limited to 30 day supply	25% coinsurance / <u>Not</u> Available	25% coinsurance / <u>Not</u> Available
Tier 6 (Select Care Drugs)	\$0 / \$0 copay	\$0 / \$0 copay

Part D Prescription Drug Coverage	Wellcare Simple Open (PPO) H3975, Plan 001, 000	
Stage 2: Initial Coverage Stage (after you pay your deductible, if applicable) (Continued)		
Mail-order cost-sharing (100-day supply)		
	Preferred	Standard
Tier 1 (Preferred Generic)	\$0 copay	\$15 copay
Tier 2 (Generic)	\$0 copay	\$30 copay
Tier 3 (Preferred Brand)	25% coinsurance	25% coinsurance
Tier 4 (Non-Preferred Drug)	34% coinsurance	34% coinsurance
Tier 5 (Specialty Tier) Limited to 30 day supply	<u>Not</u> Available	<u>Not</u> Available
Tier 6 (Select Care Drugs)	\$0 copay	\$0 copay
Stage 3: Catastrophic Coverage Stage		
During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing for the rest of the calendar year.		
	You enter this stage after your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$2,100.	

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 the day supply received. Mail order prescriptions are dispensed at a quantity of 35 days or more.

Excluded Drugs:

Wellcare Simple Open (PPO) 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.

Medicare Prescription Payment Plan

The Medicare Prescription Payment Plan is a payment option that works with your current drug coverage, and it can help you manage your drug costs by spreading them across monthly payments that vary throughout the year (January – December).

To learn more about this payment option, please contact us at 1-833-750-9969. (TTY only, call 1-800-716-3231.) We are available for phone calls 24 hours a day, 7 days a week or visit go.wellcare.com/MPPP.

Additional Benefits

Wellcare Simple Open (PPO) H3975, Plan 001, 000	
Note: Services with an asterisk (*) may require prior authorization. Services with a square (■) means a referral may be required.	
Chiropractic Services Medicare-covered	In-Network \$15 copay * Out-of-Network 40% 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. \$40 copay for Medicare-covered Acupuncture received in a Specialist office. * Out-of-Network \$25 copay for Medicare-covered Acupuncture received in a PCP office. 40% coinsurance for Medicare-covered Acupuncture received in a Chiropractor office. \$40 copay for Medicare-covered Acupuncture received in a Specialist office.
Podiatry Services (Foot Care) Medicare-covered	In-Network \$40 copay * Out-of-Network 40% coinsurance

Additional Benefits

	Wellcare Simple Open (PPO) H3975, Plan 001, 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., 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 Simple Open (PPO) H3975, Plan 001, 000
Home Health Agency Care	In-Network \$0 copay * Out-of-Network 40% coinsurance
Medical Equipment/Supplies Durable Medical Equipment (DME)	In-Network 20% coinsurance * Out-of-Network 40% coinsurance
Prosthetics	In-Network 20% coinsurance * Out-of-Network 40% coinsurance
Diabetic Supplies	In-Network \$0 copay * Out-of-Network 40% coinsurance For more information, limitations and exclusions, please see your Evidence of Coverage.
Diabetic Therapeutic Shoes Or Inserts	In-Network 20% coinsurance * Out-of-Network 40% coinsurance

Additional Benefits

	Wellcare Simple Open (PPO) H3975, Plan 001, 000
Opioid Treatment Program Services	In-Network \$40 copay * Out-of-Network \$40 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.
Personal Emergency Response System (PERS)	\$0 copay
24-Hour Nurse Advice Line	\$0 copay
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.

Additional Benefits

	Wellcare Simple Open (PPO) H3975, Plan 001, 000
Wellcare Spendables®	You will receive \$33 monthly preloaded on your Wellcare Spendables® card. 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. Dental, Vision, and Hearing - You may use your card to help reduce your out-of-pocket expenses for eligible dental, vision, and hearing services. 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. Rewards will be loaded onto your Wellcare Spendables® card.

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).

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).

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).

יידיש אויפמערקזאמקייט: פרייע שפראך הילף סערוויסעס זענען פאר אייך פאראן. פאסיקע הילפסמיטלען און סערוויסעס צו צושטעלן אינפארמאציע אין צוגעגלעכע פארמאטן זענען אויך פאראן פריי פון אפצאל. רופט 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).

Kiswahili TANBIHI: Huduma za usaidizi wa lugha zinapatikana bila malipo kwako. Nyenzo na huduma sahihi za usaidizi za kutoa maelezo katika miundo inayoweza kufikiwa pia zinapatikana bila malipo. Piga simu 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)。

नेपाली ध्यान दिनुहोस्: तपाईंका लागि भाषासम्बन्धी सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छन्। सुलभ फर्म्याटहरूमा जानकारी प्रदान गर्नका निम्ति उचित सहायक सामग्री र सेवाहरू पनि निःशुल्क रूपमा उपलब्ध छन्। 1-877-374-4056 (TTY: 711) मा कल गर्नुहोस्।

तुमच्यासाठी विनामूल्य भाषा सहाय्य सेवा उपलब्ध आहेत. सुलभ स्वरूपात माहिती प्रदान करण्यासाठी योग्य अतिरिक्त मदत आणि सेवादेखील विनामूल्य उपलब्ध आहेत. 1-877-374-4056 (TTY: 711) वर कॉल करा.

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).

Srpski PAŽNJA: Dostupne su vam besplatne usluge jezičke pomoći. Odgovarajuća pomagala i pomoćne usluge koje nude informacije o pristupačnim formatima takođe su besplatne. Pozovite broj 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).

አማርኛ ይነበብ:- ነጻ የቋንቋ እንዲሁ እንዲሰጥ ይገባል። በተጨማሪም አግባብነት ያላቸው ለእርስዎ ተደራሽ በሆኑ ቅርጾች መረጃ የሚያቀርቡልዎ አጋኝ መሳሪያዎች እና አገልግሎቶችን ከክፍያ ነጻ ያገኛሉ። ወደ 1-877-374-4056 (TTY: 711) ይደውሉ።

Soomaali DIGNIIN: Adeegyada kaalmada luqadda bilaashka ah ayaa kuu diyaar ah. Sidoo kale, qalab iyo adeegyo kaabayaal ku habboon ayaa diyaar ah si macluumaadka loogu helo qaabab sahlan oo la heli karo, iyadoo aan wax kharash ah lagaaga qaadin. Wac 1-877-374-4056 (TTY: 711).

日本語 注意：言語支援サービスを無料で提供しています。情報をアクセシビリティに対応した形式で提供する各種補助支援およびサービスも無料です。1-877-374-4056 (TTY: 711) にお電話ください。

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.

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.
- ☐ 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.
- ☐ 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