



2026 Summary of Benefits

New York

Wellcare Simple (HMO-POS)

H4868 | 019 | 000

Wellcare Assist (HMO-POS)

H4868 | 016 | 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 (HMO-POS) and Wellcare Assist (HMO-POS) 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 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 New York State Medicaid or by another third party.

Plan's service areas:

H4868019000 Wellcare Simple (HMO-POS) includes these counties in New York: Albany, Bronx, Broome, Cayuga, Chenango, Cortland, Dutchess, Erie, Genesee, Jefferson, Kings, Livingston, Madison, Monroe, Nassau, New York, Niagara, Oneida, Onondaga, Orange, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Suffolk, Tompkins, Ulster, Wayne, and Westchester.

H4868016000 Wellcare Assist (HMO-POS) includes these counties in New York: Bronx, Genesee, Kings, Livingston, Madison, New York, Queens, Richmond, Suffolk, and Tompkins.

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.

Health Maintenance Organizations-Point of Service (HMO-POS) plans are HMOs with the Point-of-Service (POS) benefit. The POS benefit allows members to get care from out-of-network providers for routine dental services as shown in the "Benefits" section of this document. Your out-of-pocket costs may be higher if you use out-of-network providers. You don't need a referral to go out-of-network for your POS benefit. However, before getting services from out-of-network providers, you may want to confirm with us that the services are covered by us. If we later determine that the services are not covered, we may deny coverage and you will have to pay the costs. Please call our Member Services number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

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 Simple (HMO-POS) and Wellcare Assist (HMO-POS) 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 Simple (HMO-POS) and Wellcare Assist (HMO-POS) have a network of doctors, hospitals, pharmacies, and other providers. You may use out-of-network providers for routine dental services. For all other services, you must use providers that are within our network, or the plan may not pay for the service.

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 H4868019000 Wellcare Simple (HMO-POS): go.wellcare.com/druglist-6718; H4868016000 Wellcare Assist (HMO-POS): go.wellcare.com/druglist-6712.

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 (HMO-POS) H4868, Plan 019, 000	Wellcare Assist (HMO-POS) H4868, Plan 016, 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.	\$51.40 You must continue to pay your Medicare Part B premium.
Deductible	\$150 in-network deductible for select Part B services	No deductible for medical. See prescription drugs section for Part D deductible.
Maximum Out-of-Pocket (MOOP) Responsibility (does not include prescription drugs)	\$9,250 annually This is the most you will pay in copays and coinsurance for Part A and B services for the year.	\$9,250 annually This is the most you will pay in copays and coinsurance for Part A and B services for the year.
Inpatient Hospital Coverage	For each admission, you pay: \$600 copay per day for days 1 through 4 \$0 copay per day for days 5 through 90 *	For each admission, you pay: \$475 copay per day for days 1 through 5 \$0 copay per day for days 6 through 90 \$0 copay per day for days 91 through 100 *
Outpatient Hospital Coverage Outpatient Hospital Services	\$0 copay for skin biopsies. 30% coinsurance for all other outpatient services. *	\$0 copay for skin biopsies. 30% coinsurance for outpatient surgical services. \$500 copay for outpatient non-surgical services, including outpatient palliative care. *

Benefits

	Wellcare Simple (HMO-POS) H4868, Plan 019, 000	Wellcare Assist (HMO-POS) H4868, Plan 016, 000
Outpatient Hospital Observation Services	\$115 copay for outpatient observation services when you enter observation status through an emergency room. 30% coinsurance for outpatient observation services when you enter observation status through an outpatient facility.	\$115 copay for outpatient observation services when you enter observation status through an emergency room. 30% coinsurance for outpatient observation services when you enter observation status through an outpatient facility.
Ambulatory Surgical Center (ASC) Services	\$475 copay for each Medicare-covered visit to an ambulatory surgical center. *	\$300 copay for each Medicare-covered visit to an ambulatory surgical center. *
Doctor Visits		
Primary Care Providers	\$0 copay	\$0 copay
Specialists	\$25 copay *	\$25 copay *
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

Benefits

	Wellcare Simple (HMO-POS) H4868, Plan 019, 000	Wellcare Assist (HMO-POS) H4868, Plan 016, 000
Emergency Care	\$115 copay Copay is waived if you are admitted to a hospital within 24 hours.	\$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.	\$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	\$40 copay Copay is waived if you are admitted to a hospital within 24 hours.	\$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.	\$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 (HMO-POS) H4868, Plan 019, 000	Wellcare Assist (HMO-POS) H4868, Plan 016, 000
Diagnostic Services/Labs/Imaging		
Lab Services	\$50 copay for genetic testing. \$0 copay for all other labs. *	\$50 copay for genetic testing. \$0 copay for all other labs. *
Diagnostic Tests and Procedures	\$0 copay for Medicare-covered diagnostic colonoscopy, spirometry testing and specified testing related services. \$75 copay for all other services. *	\$0 copay for Medicare-covered diagnostic colonoscopy, spirometry testing and specified testing related services. \$50 copay for all other services. *
Outpatient X-rays	\$50 copay *	\$50 copay *
Diagnostic Radiology Services (e.g. MRI, CAT Scan)	0% coinsurance for a diagnostic mammogram 30% coinsurance for all other diagnostic radiology services *	\$0 copay for a diagnostic mammogram. \$500 copay for all other diagnostic radiology services received in an outpatient setting. \$300 copay for all other services received in all other locations. *
Therapeutic Radiology	20% coinsurance *	20% coinsurance *
Hearing Services		
Hearing Exam Medicare-covered	\$25 copay *	\$25 copay *

Benefits

	Wellcare Simple (HMO-POS) H4868, Plan 019, 000	Wellcare Assist (HMO-POS) H4868, Plan 016, 000
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 \$750 allowance per ear every year for hearing aids. \$0 copay * Limited to 2 hearing aid(s) every year	Up to a \$500 allowance per ear every year for hearing aids. \$0 copay * 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.	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	\$25 copay for each Medicare-covered service. *	\$25 copay for each Medicare-covered service. *

Benefits

	Wellcare Simple (HMO-POS) H4868, Plan 019, 000	Wellcare Assist (HMO-POS) H4868, Plan 016, 000
Routine Diagnostic and Preventive Services	In-Network \$0 copay *	In-Network \$0 copay *
	Out-of-Network 25% coinsurance *	Out-of-Network 25% coinsurance *
	Cleanings 2 every year	Cleanings 2 every year
	Dental x-rays 1 set(s) every date of service to 3 plan years depending on type of service	Dental x-rays 1 set(s) every date of service to 3 plan years depending on type of service
	Oral exams 2 every year	Oral exams 2 every year
Fluoride Treatment	In-Network \$0 copay *	In-Network \$0 copay *
	Out-of-Network 25% coinsurance *	Out-of-Network 25% coinsurance *
	1 every year	1 every year
Other Diagnostic Dental Services	In-Network \$0 copay *	In-Network \$0 copay *
	Out-of-Network 25% coinsurance *	Out-of-Network 25% coinsurance *
	1 every date of service to 3 plan years depending on type of service	1 every date of service to 3 plan years depending on type of service

Benefits

	Wellcare Simple (HMO-POS) H4868, Plan 019, 000	Wellcare Assist (HMO-POS) H4868, Plan 016, 000
Other Preventive Dental Services	In-Network \$0 copay * Out-of-Network 25% coinsurance * 1 every date of service to 3 plan years depending on type of service	In-Network \$0 copay * Out-of-Network 25% coinsurance * 1 every date of service to 3 plan years depending on type of service
Routine Comprehensive Services		
Restorative Services	In-Network <u>Not</u> covered Out-of-Network <u>Not</u> covered	In-Network \$0 copay * Out-of-Network 25% coinsurance *
Endodontics/Periodontics	In-Network <u>Not</u> covered Out-of-Network <u>Not</u> covered	In-Network \$0 copay * Out-of-Network 25% coinsurance *
Oral/Maxillofacial Surgery	In-Network <u>Not</u> covered Out-of-Network <u>Not</u> covered	In-Network \$0 copay * Out-of-Network 25% coinsurance *

Benefits

	Wellcare Simple (HMO-POS) H4868, Plan 019, 000	Wellcare Assist (HMO-POS) H4868, Plan 016, 000
Adjunctive General Services	In-Network \$0 copay * Out-of-Network 25% coinsurance * For more information, limitations and exclusions, please see your Evidence of Coverage. Additional dental limitations and exclusions apply.	In-Network \$0 copay * Out-of-Network 25% 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 provides dental services with no annual maximum allowance. 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.	What you should know: This plan includes coverage up to \$1,500 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 Simple (HMO-POS) H4868, Plan 019, 000	Wellcare Assist (HMO-POS) H4868, Plan 016, 000
Vision Care		
Eye Exam Medicare-covered	\$0 copay for each Medicare-covered diabetic retinopathy screening or diabetic eye exam \$25 copay for all other Medicare-covered eye exams *	\$0 copay for each Medicare-covered diabetic retinopathy screening or diabetic eye exam \$25 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
Routine Eyewear Contact Lenses/ Eyeglasses (frame and lenses)/ Eyeglass Frames Eyewear Allowance	\$0 copay * Up to a \$200 combined allowance towards contacts and glasses (lenses and/or frames) every year.	\$0 copay * Up to a \$200 combined allowance towards contacts and glasses (lenses and/or frames) every year.
Mental Health Services		
Inpatient Visit	For each admission, you pay: • \$500 copay per day for days 1 through 4 • \$0 copay per day for days 5 through 90 *	For each admission, you pay: • \$400 copay per day for days 1 through 5 • \$0 copay per day for days 6 through 90 *

Benefits

	Wellcare Simple (HMO-POS) H4868, Plan 019, 000	Wellcare Assist (HMO-POS) H4868, Plan 016, 000
Outpatient Individual Therapy Visit	\$35 copay *	\$25 copay *
Outpatient Group Therapy Visit	\$35 copay *	\$25 copay *
Skilled Nursing Facility (SNF)	For each benefit period, you pay: \$0 copay per day for days 1 through 20 \$218 copay per day for days 21 through 70 \$0 copay per day for days 71 through 100 *	For each benefit period, you pay: \$0 copay per day for days 1 through 20 \$218 copay per day for days 21 through 70 \$0 copay per day for days 71 through 100 *
Therapy and Rehabilitation Services		
Physical Therapy	\$35 copay *	\$25 copay *
Outpatient Rehabilitation Services Provided by an Occupational Therapist	\$35 copay *	\$25 copay *
Pulmonary Rehabilitation Services	\$25 copay	\$25 copay
Ambulance		
Ground Ambulance	\$340 copay *	\$325 copay *
Air Ambulance	\$340 copay *	\$325 copay *

Benefits

	Wellcare Simple (HMO-POS) H4868, Plan 019, 000	Wellcare Assist (HMO-POS) H4868, Plan 016, 000
Transportation Services (Non-emergency medical transportation)	<u>Not</u> covered	<u>Not</u> covered
Medicare Part B Drugs Chemotherapy Drugs and Other Part B Drugs	20% coinsurance * Certain Part B rebatable drugs may be subject to a lower coinsurance than the amount shown above.	20% coinsurance * Certain Part B rebatable drugs may be subject to a lower coinsurance than the amount shown above.
Insulin	\$35 copay (maximum per month) *	\$35 copay (maximum per month) *
Allergy Antigen	0% coinsurance *	0% coinsurance *

Part D Prescription Drug Coverage	Wellcare Simple (HMO-POS) H4868, Plan 019, 000	Wellcare Assist (HMO-POS) H4868, Plan 016, 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.	\$590 for Part D prescription drugs (this applies to drugs on Tier 2 (Generic), 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 (HMO-POS) H4868, Plan 019, 000	Wellcare Assist (HMO-POS) H4868, Plan 016, 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	Preferred	Standard
Tier 1 (Preferred Generic)	\$0 / \$0 copay	\$5 / \$15 copay	\$18 / \$54 copay	\$19 / \$57 copay
Tier 2 (Generic)	\$0 / \$0 copay	\$10 / \$30 copay	\$19 / \$57 copay	\$20 / \$60 copay
Tier 3 (Preferred Brand)	25% / 25% coinsurance	25% / 25% coinsurance	25% / 25% coinsurance	25% / 25% coinsurance
Tier 4 (Non-Preferred Drug)	33% / 33% coinsurance	33% / 33% coinsurance	\$100 / \$300 copay	\$100 / \$300 copay
Tier 5 (Specialty Tier) Limited to 30 day supply	25% coinsurance / <u>Not</u> Available	25% coinsurance / <u>Not</u> Available	25% coinsurance / <u>Not</u> Available	25% coinsurance / <u>Not</u> Available
Tier 6 (Select Care Drugs)	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay

Part D Prescription Drug Coverage		Wellcare Simple (HMO-POS) H4868, Plan 019, 000		Wellcare Assist (HMO-POS) H4868, Plan 016, 000	
Stage 2: Initial Coverage Stage (after you pay your deductible, if applicable) (Continued)					
Mail-order cost-sharing (100-day supply)					
	Preferred	Standard	Preferred	Standard	
Tier 1 (Preferred Generic)	\$0 copay	\$15 copay	\$0 copay	\$57 copay	
Tier 2 (Generic)	\$0 copay	\$30 copay	\$0 copay	\$60 copay	
Tier 3 (Preferred Brand)	25% coinsurance	25% coinsurance	25% coinsurance	25% coinsurance	
Tier 4 (Non-Preferred Drug)	33% coinsurance	33% coinsurance	\$200 copay	\$300 copay	
Tier 5 (Specialty Tier) Limited to 30 day supply	<u>Not</u> Available	<u>Not</u> Available	<u>Not</u> Available	<u>Not</u> Available	
Tier 6 (Select Care Drugs)	\$0 copay	\$0 copay	\$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.		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 the 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 (HMO-POS) include 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 (HMO-POS) H4868, Plan 019, 000	Wellcare Assist (HMO-POS) H4868, Plan 016, 000
Note: Services with an asterisk (*) may require prior authorization. Services with a square (■) means a referral may be required.		
Chiropractic Services		
Medicare-covered	\$15 copay *	\$15 copay *
Routine Chiropractic Services	\$15 copay * Unlimited visits every year	\$15 copay * Unlimited visits every year
Acupuncture		
Medicare-covered	\$0 copay for Medicare-covered Acupuncture received in a PCP office. \$15 copay for Medicare-covered Acupuncture received in a Chiropractor office. \$25 copay for Medicare-covered Acupuncture received in a Specialist office. *	\$0 copay for Medicare-covered Acupuncture received in a PCP office. \$15 copay for Medicare-covered Acupuncture received in a Chiropractor office. \$25 copay for Medicare-covered Acupuncture received in a Specialist office. *
Routine Acupuncture Services	\$0 copay * Limited to 12 visit(s) every year	\$0 copay * Limited to 12 visit(s) every year

Additional Benefits

	Wellcare Simple (HMO-POS) H4868, Plan 019, 000	Wellcare Assist (HMO-POS) H4868, Plan 016, 000
Podiatry Services (Foot Care) Medicare-covered	\$25 copay *	\$25 copay *
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.	

Additional Benefits

	Wellcare Simple (HMO-POS) H4868, Plan 019, 000	Wellcare Assist (HMO-POS) H4868, Plan 016, 000
	For more information on how to access the social support platform, please see your Evidence of Coverage. \$0 copay	
Home Health Agency Care	\$0 copay *	\$0 copay *
Medical Equipment/Supplies Durable Medical Equipment (DME)	20% coinsurance *	20% coinsurance *
Prosthetics	20% coinsurance *	20% coinsurance *
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	20% coinsurance *	20% coinsurance *
Opioid Treatment Program Services	\$25 copay *	\$25 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	For a detailed list of wellness education program benefits offered, please refer to the Evidence of Coverage. \$0 copay

Additional Benefits

	Wellcare Simple (HMO-POS) H4868, Plan 019, 000	Wellcare Assist (HMO-POS) H4868, Plan 016, 000
	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).	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	\$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.
Wellcare Spendables®	<u>Not</u> covered	You will receive \$20 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:

Additional Benefits

	Wellcare Simple (HMO-POS) H4868, Plan 019, 000	Wellcare Assist (HMO-POS) H4868, Plan 016, 000
		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.
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:	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:

Additional Benefits

	Wellcare Simple (HMO-POS) H4868, Plan 019, 000	Wellcare Assist (HMO-POS) H4868, Plan 016, 000
	• 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.	• 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.	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).

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: פֿרייע שפּראַך הילף סערוויסעס זענען פֿאַר אײַך פֿאַראַן. פֿאַסיקע הילפֿסמיטלען און סערוויסעס צו צושטעלן אינפֿאָרמאַציע אין צוגעגלעכע פֿאַרמאַטן זענען אויך פֿאַראַן פֿריי 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 rára. 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.
- ☐ Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- ☐ Review the formulary to make sure your drugs are covered.

Understanding Important Rules

- ☐ In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- ☐ Benefits, premiums and/or copayments/co-insurance may change on January 1, 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) for certain services. However, while we will pay for certain 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