2027
Summary of Benefits

Florida

Wellcare Sunshine Health Dual Align (HMO D-SNP)

H1032 | 246 | 000

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

This is a summary of drug and health services covered by Wellcare Sunshine Health Dual Align (HMO D-SNP) from January 1, 2027 to December 31, 2027.

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 a.m. to 8 p.m. (all time zones).

Who can join?

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

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 Florida Medicaid or by another third party. You must be eligible for Medicare and Full Medicaid Benefits or Medicare cost sharing assistance under Medicaid.

To enroll in this plan you must be eligible for the following Medicare Savings Program:

H1032246000 Wellcare Sunshine Health Dual Align (HMO D-SNP) - FBDE, QMB+, SLMB+

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

Please contact the plan for further details.

Plan's service areas:

Our service area includes these counties in Florida: Brevard, Broward, Citrus, Hernando, Hillsborough, Indian River, Lake, Marion, Martin, Miami-Dade, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Seminole, St. Lucie, Sumter, and Volusia.

About this plan & how to get care

Wellcare Sunshine Health Dual Align (HMO D-SNP) is a Highly Integrated Dual Special Needs Plan. Our plan provides benefits for Medicare and Florida Medicaid to enrollees. You have access to our Care Coordinators to help create a care plan that fits your needs and goals. A Care Coordinator helps you manage your providers and coordinate across Medicare and Medicaid services to get the care that you need.

Health Maintenance Organizations (HMOs) are health care plans offered by an insurance provider with a network of contracted healthcare providers and facilities. HMOs generally require members to

select a primary care provider (PCP) to coordinate care and if you need a specialist, the PCP will choose one who is also in our network.

Our plan gives you access to our network of skilled medical providers in your area. You can look forward to choosing a primary care provider (PCP) to work with you and coordinate your care. **Please note** that, if you go elsewhere without proper authorization, you will have to pay in full. Neither Medicare nor our plan will be responsible for the costs. The only exceptions are emergencies, urgently needed services when the network is not available (that is, in situations when it is unreasonable or not possible to obtain services in-network), out-of-area dialysis services, and cases in which Wellcare Sunshine Health Dual Align (HMO D-SNP) authorizes use of out-of-network providers.

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

You can save money by using our preferred mail-order pharmacy and by using providers in the plan's network. You can see our plan's provider and pharmacy directory at go.wellcare.com/2027providerdirectories. Our complete plan Formulary (list of Part D prescription drugs) is on our website at go.wellcare.com/druglist-9.

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 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 can send materials to you in a language other than English or in an alternate format (such as braille, audio, or large print). 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 a.m. to 8 p.m. (all time zones).

Understanding Dual Eligibility

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

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

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

Medicare Savings Program (MSP) Levels

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

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

What is Extra Help?

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

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

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

Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 246, 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 Because you get Extra Help, your plan premium is paid on your behalf. You must continue to pay your Medicare Part B premium, if not otherwise paid for by Florida Medicaid or another third party.
Deductible	No deductible
Maximum Out-of-Pocket (MOOP) Responsibility (does not include prescription drugs)	$9,850 annually You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.
Inpatient Hospital Coverage	$0 copay for each Medicare-covered hospital stay. ▪ *
Outpatient Hospital Coverage Outpatient Hospital Services	$0 copay for surgical and non-surgical services. ▪ *
Outpatient Hospital Observation Services	$0 copay for outpatient observation. ▪
Ambulatory Surgical Center (ASC) Services	$0 copay for each Medicare-covered visit to an ambulatory surgical center. ▪ *
Doctor Visits Primary Care Providers	$0 copay

Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 246, 000
Specialists	$0 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
Emergency Care	$0 copay
Worldwide Emergency Coverage (outside of the United States)	$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 not waived if admitted to the hospital for worldwide emergency services.
Urgently Needed Services	$0 copay
Worldwide Urgent Care Coverage (outside of the United States)	$115 copay Worldwide emergency and worldwide urgently needed services are subject to a $50,000 maximum plan coverage. The copay is not waived if admitted to the hospital for worldwide urgently needed services.

Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 246, 000
Diagnostic Services/Labs/Imaging Lab Services	$0 copay ▪ *
Diagnostic Tests and Procedures	$0 copay ▪ *
Outpatient X-rays	$0 copay ▪ *
Diagnostic Radiology Services (e.g. MRI, CAT Scan)	$0 copay ▪ *
Therapeutic Radiology	$0 copay ▪ *
Hearing Services Hearing Exam Medicare-covered	$0 copay *
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	$0 copay for each Medicare-covered service *

Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 246, 000
Routine Diagnostic and Preventive Services	
Cleanings	$0 copay *
Dental X-Rays	$0 copay *
Oral exams	$0 copay *
Fluoride Treatment	$0 copay *
Other Diagnostic Dental Services	$0 copay *
Other Preventive Dental Services	$0 copay *
Routine Comprehensive Services	
Restorative Services	$0 copay *
Endodontics	$0 copay *
Periodontics	$0 copay *
Oral/Maxillofacial Surgery	$0 copay *
Prosthodontics, Fixed	$0 copay *
Prosthodontics, Removable	$0 copay *

Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 246, 000
Adjunctive General Services	$0 copay * **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 of routine comprehensive services up to $5,000 per plan year.
Vision Services Eye Exam Medicare-covered	$0 copay for each Medicare-covered diabetic retinopathy screening or diabetic eye exam $0 copay for all other Medicare-covered eye exams *
Routine Eye Exam (Refraction)	$0 copay * 1 exam(s) every year
Glaucoma Screening	$0 copay for each Medicare-covered service. ▪
Eyewear Medicare-covered	$0 copay
Routine Eyewear Contact Lenses/ Eyeglasses (frame and/or lenses) Eyewear Allowance	$0 copay * Up to a $300 combined allowance towards contacts and glasses (lenses and/or frames) every year.

Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 246, 000
Mental Health Services Inpatient Visit	$0 copay for each Medicare-covered hospital stay. ▪ *
Outpatient Individual Therapy Visit	$0 copay ▪ *
Outpatient Group Therapy Visit	$0 copay ▪ *
Skilled Nursing Facility (SNF)	Days 1-100: • $0 copay per benefit period ▪ *
Therapy and Rehabilitation Services Physical Therapy	$0 copay ▪ *
Outpatient Rehabilitation Services Provided by an Occupational Therapist	$0 copay ▪ *
Pulmonary Rehabilitation Services	$0 copay ▪
Ambulance Ground Ambulance	$0 copay *
Air Ambulance	$0 copay *

Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 246, 000
Transportation Services (Non-emergency medical transportation)	**Not covered**
Medicare Part B Drugs Chemotherapy Drugs and Other Part B Drugs	$0 copay *
Insulin	$0 copay (maximum per month) *
Allergy Antigen	$0 copay *

Part D Prescription Drug Coverage	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 246, 000
All Covered Drugs	$0 copay A one-month (34-day or less) prescription is not covered at mail-order.

Additional Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 246, 000
Note: *Services with an asterisk (*) may require prior authorization. Services with a square (▪) means a referral may be required.*	
Chiropractic Services Medicare-covered	$0 copay ▪ *
Routine Chiropractic Services	$0 copay ▪ * 12 visit(s) every year
Acupuncture Medicare-covered	$0 copay ▪ *
Podiatry Services (Foot Care) Medicare-covered	$0 copay ▪ *

Additional Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 246, 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	$0 copay Our plan provides access to an online and app-based support platform designed to support 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.

Additional Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 246, 000
Home Health Agency Care	$0 copay ▪ *
Meals Post-Acute Meals	$0 copay ▪ **What you should know:** If you qualify, you pay nothing for home delivered meals up to 45 days following an Inpatient hospital stay to aid in recovery with a maximum of 2 meals per day for up to 14 days for a total of 28 meals per occurrence for an unlimited number of occurrences per year.
Medical Equipment/Supplies Durable Medical Equipment (DME)	$0 copay *
Prosthetics	$0 copay *
Diabetic Therapeutic Shoes Or Inserts	$0 copay *
Blood glucose monitors (traditional finger stick blood glucose monitor)	$0 copay * For more information, limitations and exclusions, please see your Evidence of Coverage.

Additional Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 246, 000
Continuous Glucose Monitors (CGM)	$0 copay * For more information, limitations and exclusions, please see your Evidence of Coverage.
Diabetic Supplies	$0 copay * For more information, limitations and exclusions, please see your Evidence of Coverage.
Opioid Treatment Program Services	$0 copay ▪ *
Health and Wellness Education Programs Fitness	For a detailed list of wellness education program benefits offered, please refer to the Evidence of Coverage. $0 copay **What you should know:** To help support an active and healthy lifestyle, your plan provides a fitness program that offers access to fitness locations nationwide, including standard and premium gyms and fitness studios. Fitness studios include class-based programs such as yoga, Pilates and strength training. You may access one or more gyms within the fitness network. Members also have access to digital exercise resources, an app-based cognitive fitness program, local health and wellness activities, and a choice of Home Fitness Kit.
24-Hour Nurse Advice Line	$0 copay

Additional Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 246, 000
Annual Routine Physical Exam	$0 copay **What you should know:** The exam includes a detailed medical/family history and recommendations for preventive screenings/care.
Special Supplemental Benefits for the Chronically Ill (SSBCI) Benefits mentioned are a part of Special Supplemental Benefits for the Chronically Ill. Not all members will qualify. In addition to being high-risk, you must have one or more of the following chronic conditions: cancer, cardiovascular disorders, chronic and disabling mental health conditions, chronic lung disorders, diabetes. There are other eligible conditions not listed. Eligibility for this benefit cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided. For details, please contact us or see the plan's Evidence of Coverage. • Eligibility is determined based on medical claims and/or other supporting documentation after you are enrolled in the plan. • New members without sufficient claims history may have a provider submit an attestation to support the eligibility review. • Wellcare will notify you if you are eligible and provide	**If eligible,** you can use your Wellcare Spendables® allowance towards the additional benefits shown below. Once determined eligible, these expanded benefits will be available in 7-10 business days. See the Wellcare Spendables® section in this chart for more information about the Wellcare Spendables® card. Your card allowance can be used towards: • **Gas pay-at-pump** - You can use your card to pay for gas directly at the pump. The card cannot be used to pay in-person at the cash register. Your card can only be used up to the available allowance amount. Electric vehicle (EV) charging may also be covered at participating locations where card payment is accepted. • **Healthy Food** - You can use your card to pay for healthy foods and produce at participating retailers. Delivery options for eligible grocery items may be available. Prepared meals and produce boxes are available for order via online portal. • **Personal Care Items** – You can use your card to purchase personal care items and household essentials at participating retailers. Delivery options for eligible items may be available. • **Pest Control Items** – You can use your card to purchase items for use in and around your home at participating retailers. Delivery options for eligible items may be available. • **Rent Assistance** - You can use your card to help with the cost of rent/mortgage for your home. • **Robotic Companion Pet** – You can use your card to order a robotic companion pet, options may include a companion cat, dog, or bird.

Additional Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 246, 000
instructions on how to access SSBCI benefits.	• **Utility Assistance** - You can use your card to help with the cost of utilities for your home. Your card can be used toward utility expenses including water, heating oil and natural gas, electricity, trash, cable TV service (excludes streaming services), landline or mobile phone and internet.
Wellcare Spendables®	You will receive a total of **$324 monthly** preloaded on your Wellcare Spendables® card to spend on OTC items, and if eligible, SSBCI. 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 by logging in to 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. **Special Supplemental Benefits for the Chronically Ill (SSBCI)** Benefits mentioned below are SSBCI. Not all members will qualify. **You must meet eligibility criteria for the following plan benefits.** **If you qualify,** your card allowance can also be used towards: • Gas pay-at-pump • Healthy Food • Personal Care Items • Pest Control Items • Rent Assistance • Robotic Companion Pet • Utility Assistance Refer to Special Supplemental Benefits for the Chronically Ill (SSBCI) in this chart for more information on these benefits. For more information, limitations, and exclusions, please see your Evidence of Coverage.

Additional Benefits

	Wellcare Sunshine Health Dual Align (HMO D-SNP) H1032, Plan 246, 000
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.
Medicaid Value-Added Benefits (Expanded Benefits)	We provide extra benefits, such as: • **Acupuncture:** Unlimited acupuncture services as medically necessary to treat pain, stress and other physical and mental health conditions • **Durable Medical Equipment (DME):** Additional coverage for items not covered under standard benefits, such as would supplies, hospital bed and mattresses, etc. • **Hearing services:** One hearing aid assessment, fitting, checking, and evaluation every two years; One in-ear monaural hearing aid per every two years; One hearing aid, all other types, per ear every two years. • **Transportation Services to Non-Medical Appointments/Activities:** Up to three round trips a month for non-medical purposes such as shopping or social events. Trips are limited to member's home county/local area or up to 30 miles one way. Benefit limits and eligibility rules may apply. These extra benefits are offered by Wellcare Sunshine Health Dual Align (HMO D-SNP) and are separate from standard Florida Medicaid program benefits. Benefits may change or end at any time. Visit www.sunshinehealth.com/members/medicaid/benefits-services.html for the most current Medicaid value added benefit information.

Comprehensive Written Statement for Prospective Enrollees

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

Summary of Florida Medicaid-Covered Benefits

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

Coverage of the benefits may depend on your level of Florida Medicaid eligibility.

If you have questions about your Florida Medicaid eligibility, what benefits you are entitled to, or for the most current Florida Medicaid information, see your Medicaid Member Handbook. You can also visit https://www.flmedicaidmanagedcare.com/home/index, or call Florida Medicaid at 1-877-711-3662; TTY: 1-866-467-4970. Hours are: 8:00 a.m. - 8:00 p.m. ET, Monday - Thursday 8:00 a.m. - 7:00 p.m. ET Friday.

Florida Medicaid
• Allergy Services
• Ambulance Transportation Services
• Ambulatory Surgical Center Services
• Anesthesia Services
• Assistive Care Services
• Behavior Analysis Services
• Behavioral Health Assessment Services
• Behavioral Health Community Support Services
• Behavioral Health Intervention Services
• Behavioral Health Medicaid Management Services
• Behavioral Health Overlay Services
• Behavioral Health Therapy Services
• Cardiovascular Services
• Chiropractic Services
• Community Behavioral Health Services
• County Health Department Services
• Dental Services
• Dialysis Services

• Durable Medical Equipment and Medical Supply Services: Specialized, Respiratory, Wheelchairs, Hospital Beds, Ambulatory Aids, Continence, Ostomy, Wound Care, Enteral and Parental Nutrition
• Emergency Transportation Services
• Evaluation and Management Services
• Federally Qualified Health Center Services
• Gastrointestinal Services
• Genitourinary Services
• Hearing Services
• Home Health Services
• Inpatient Hospital Services
• Integumentary Services
• Laboratory Services
• Medicaid Forms
• Medical Foster Care Services
• Mental Health Targeted Case Management
• Neurology Services
• Non-Emergency Transportation Services
• Nursing Facility Services
• Oral and Maxillofacial Surgery Services
• Orthopedic Services
• Outpatient Hospital Services
• Pain Management Services
• Personal Care Services
• Physical and Occupational Therapy Services
• Podiatry Services
• Prescribed Drug Services
• Private Duty Nursing Services
• Radiology and Nuclear Medicine Services
• Reproductive Services
• Respiratory System Services
• Respiratory Therapy Services
• Rural Health Clinic
• Specialized Therapeutic Services
• Speech-Language Pathology Services
• Statewide Inpatient Psychiatric Program
• Therapeutic Group Care Services
• Transplant Services

• Visual Aid Services
• Visual Care Services

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 a.m. to 8 p.m. (all time zones).

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 a.m. to 8 p.m. (all time zones).
- ☐ 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, 2028.
- ☐ **Effect on Current Coverage.** If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use. If you have a Marketplace plan, you will need to contact the Marketplace to cancel the plan. If you do not cancel your Marketplace plan, you may be paying for coverage you cannot use and there may be penalties on your next year's tax return.
- ☐ Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- ☐ This plan is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.

Wellcare is the Medicare brand for Centene Corporation, an HMO, PPO, 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.

Wellcare is a DSNP with a Florida Medicaid Contract. The benefit information provided is a brief summary, not a complete description of benefits. For more information contact the DSNP. Limitations, copayments, and/or restrictions may apply. Benefits, preferred drug list, pharmacy network, premium and/or copayments/coinsurance may change.

This information is available for free in other languages. Please contact our Member Services number at 1-855-445-3578 (TTY: 711). From October 1 – March 31, hours are 8 a.m. to 8 p.m. From April 1 – September 30, hours are Monday to Friday, 8 a.m. to 8 p.m.

Esta información está disponible de manera gratuita en otros idiomas. Comuníquese con nuestro número de Servicios para Miembros al 1-855-445-3578 (TTY: 711). Desde el 1 de Octubre hasta el 31 de Marzo, el horario es de 8 a.m. a 8 p.m. Desde el 1 de Abril hasta el 30 de Septiembre, el horario es de Lunes a Viernes, de 8 a.m. a 8 p.m.

Enfòmasyon sa a disponib gratis nan lòt lang. Tanpri kontakte nimewo Sèvis pou Manm nou yo nan 1-855-445-3578 (TTY: 711). Apati 1 Oktòb – 31 Mas, lè fonksyònman yo se 8 a.m. rive 8 p.m. Apati 1 Avril – 30 Septanm, lè fonksyònman yo se Lendi rive Vandredi, 8 a.m. rive 8 p.m.

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
Already a Member?
1-855-445-3578 (TTY: 711)
Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m.

Not a Member yet?

Toll-free at 1-844-480-0680 (TTY: 711)
Your call may be answered by a licensed agent.
Sunday-Saturday, 8 a.m. to 8 p.m. (all time zones)



Online

go.wellcare.com/Medicare