Prescription Drug Plan (PDP)
Sales Presentation

2027

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We're Glad You're Here

Who am I?

- I am a licensed and certified Wellcare plan representative.
- I do not represent the government, Medicare or Medicaid.

Thank you for joining me. Today, you'll learn all about:

- Medicare Basics
- Medicare Advantage
- Prescription Drug Plans
- And, Wellcare Prescription Drug Plans

Selecting a Medicare Part D Prescription Drug Plan can be complicated, but we're here to help. This easy-to-follow presentation explains Medicare in simple language. It covers everything you need to make a good decision about your Medicare Part D Prescription Drug coverage and to enroll in a Part D plan. It also explains how a Wellcare Medicare Part D Prescription Drug Plan can provide coverage for the medications you need to live a better, healthier life.

Let’s Start with the Basics

What Is Medicare?

Medicare is a program administered and regulated by the Centers for Medicare & Medicaid Services (CMS).

You are eligible for Medicare if you are:

- A citizen or permanent resident of the United States
- Age 65 or older
- Under 65 with certain disabilities
- Any age with end-stage renal disease (ESRD) or amyotrophic lateral sclerosis (ALS, also called Lou Gehrig’s disease)

Medicare Has Four Different Parts:

PART A HOSPITAL INSURANCE

Part A covers inpatient care, a skilled nursing facility, hospice and some home healthcare. You will have out-of-pocket costs for your hospital stay, such as deductibles and coinsurance. If in a skilled nursing facility more than 20 days in a benefit period, there may be out-of-pocket costs. There may be a monthly premium as well.

PART B MEDICAL INSURANCE

Part B helps with the costs of doctor visits, outpatient services and some preventive services. With Part B, there are additional costs you have to pay, such as a monthly premium, annual deductible and coinsurance. Parts A and B together are called Original Medicare.

PART C MEDICARE ADVANTAGE

Medicare Advantage, also called Part C, provides all of your Part A and Part B coverage in one plan offered by a private company, like Wellcare. Medicare Advantage plans may offer extra coverage, such as dental, vision and hearing coverage, and often include Part D prescription drug coverage.

PART D PRESCRIPTION DRUG COVERAGE

Wellcare Medicare Part D Prescription Drug Plans help to cover the cost of prescription drugs. Many of our plans offer low monthly premiums and low co-pays on the medications you take to feel and be your independent best. To receive drug coverage, you must purchase a Prescription Drug Plan (PDP) to add to your Original Medicare or enroll in a Medicare Advantage plan with Part D prescription drug coverage (MAPD).

Get to Know Medicare Part D

Medicare Part D is coverage for prescription drugs. You don't automatically get this coverage when you become eligible for Medicare, yet many Americans rely on prescription drugs to maintain their health and well-being. It's important to consider whether you need a plan with prescription drug coverage. To receive drug coverage, you can join a Wellcare Medicare Part D Prescription Drug Plan.

Coverage Stages

Medicare Part D prescription drug coverage includes three cost-sharing stages. The amount you pay to fill your prescription drugs depends on the payment stage you are in.

1 Annual Deductible

The amount you pay before a plan covers your prescription drug costs, if applicable.*

2 Initial Coverage

During this stage, the plan pays its share of the cost, and you pay your share. You are in this stage until your payments total $2,400 for the year.

3 Catastrophic Coverage

After your out-of-pocket costs for prescription drugs reach $2,400, you pay $0 for both brand and generic covered medications for the remainder of the year.

**Deductibles vary by plan.*

How Will I Determine My Drug Costs?

Our plans group each medication into tiers. You will need to use your formulary to determine what tier your drug is in and how much it will cost. The amount you pay depends on the drug's tier and what stage of the benefit you have reached.

You can view the plan's drug tiers in the Summary of Benefits.

Find Out If You Qualify for Extra Help

Extra Help is a Medicare program that helps people with limited income and resources in covering the costs of their Medicare prescription drug program, including premiums, deductibles and co-payments. Depending on your income and resources, you may qualify for Extra Help.

If you think your income may qualify you for assistance from the government, we can help! We can walk you through the process so you can get Extra Help and enjoy a better, healthier life.

You may get more information, see if you qualify and apply with the Social Security Administration. They may be reached at **1-800-772-1213** or TTY: **1-800-325-0778** Monday - Friday 8 a.m. to 7 p.m. or visit **https://www.ssa.gov/medicare/part-d-extra-help**.

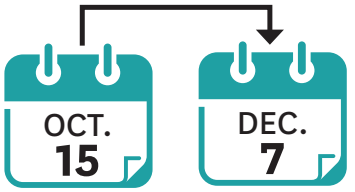
What Is a Formulary?

A formulary lists the drugs your plan covers. If you are working with a licensed sales representative, he or she will have a copy of the formulary and can help you look up the medications you take. You can also find the formulary online at **wellcare.com/PDP**, or request a copy by calling **1-888-293-5151** (TTY 711), 8 a.m.–8 p.m., 7 days a week.

To search for your medications in our online formulary:

- Go to **wellcare.com/find-your-plan**.
- Select **Prescription Drug Plan under Plan Type drop down,** then choose your state.
- Select your plan from the Search Results.
- On the right side of the page **Use Drug (Formulary) Search Tool** to look up medications, or
- Under the **"Pharmacy"** drop-down menu, select **Drug List (Formulary) and Other Documents** to view the Search tool or download the information you need.

When to Enroll

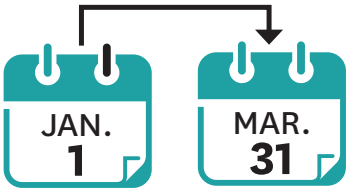


Annual Enrollment Period (AEP)

The Annual Enrollment Period occurs from October 15 through December 7. This is also referred to as the "Open Enrollment." Health plan coverage begins on January 1 of the following year.

Initial Coverage Enrollment Period (ICEP)

You become eligible to enroll into a Medicare Advantage plan three months before you get Medicare Parts A and B, and that enrollment period ends three months after you get Medicare Parts A and B. Your coverage would start the same day your Medicare entitlement month starts if you enroll before your Medicare entitlement month begins, or the first of the month after the plan gets your enrollment request if enrolling after your Medicare entitlement month starts.



Medicare Advantage Open Enrollment Period (MA OEP)

People enrolled in a Medicare Advantage plan can disenroll and return to Original Medicare or make one change to a different Medicare Advantage plan any time from Jan. 1, 2027 to March 31, 2027. If you choose to return to Original Medicare, you have until March 31, 2027 to sign up for a Prescription Drug Plan. The effective date for a change made during the MA OEP is the first day of the month after the enrollment request is received.

Special Enrollment Period (SEP)

You may qualify to make plan changes based on special circumstances (e.g., you move, a natural disaster occurs in your area, you are diagnosed with specific chronic conditions, you qualify for or lose eligibility for Medicaid).

What Is a Late Enrollment Penalty?

Medicare beneficiaries who go 63 days or more without "creditable drug coverage" must pay a late enrollment penalty. Creditable coverage is prescription drug coverage that meets Original Medicare's standards.

Medicare requires plans that offer drug coverage to determine whether new members owe the late enrollment penalty. If you incur a late enrollment penalty for not having creditable drug coverage, the penalty will apply to each Medicare Advantage Prescription Drug or Medicare Part D Prescription Drug Plan you join. Health plans, like Wellcare, must add the extra amount to the premiums of members who owe the penalty.

If you receive Extra Help from Medicare to pay for your prescription drugs, you will not pay a late enrollment penalty. However, if you ever lose your Extra Help, you must maintain your Part D coverage or you could be subject to a late enrollment penalty in the future.

Getting Your Medications During Your Transition

All new Wellcare members can get a temporary 30-day supply of Part D prescription drugs anytime during the first 90 days of joining our plan (31 days if Long Term Care) on most drugs. Following the temporary fill, if your medication is not on our formulary – the list of covered drugs – or if it has usage restrictions (such as prior authorization or step therapy), you and your doctor will get a written notice explaining how to choose an alternative drug. The notice will also let you know how to ask for a drug evaluation review, which is a request to cover a drug that isn't on our formulary.

If you're not sure whether the medications you take are covered on our formulary, call **1-888-293-5151 (TTY: 711)** 8 a.m.–8 p.m., 7 days a week.

You can also find medications we cover online at **www.wellcare.com/PDP**.

Save Time With Home Delivery

Our home-delivery* service through Express Scripts Pharmacy®** lets you have a 35 to 90 day supply of many medications mailed safely to your door. You save time and set up delivery to anywhere you choose. They can even automatically refill and renew your home-delivery prescriptions at no extra cost.***

Convenience

Your medications are delivered right to you, saving you trips to the pharmacy and time at the gas pump. Plus, shipping is always free! Express Scripts Pharmacy will even contact your doctor to ask for a 90-day prescription.

Peace of Mind

You'll have the medications you need, when you need them. Prescriptions are delivered in discreet packaging and you can receive status alerts by email, phone, or text.

Get started today!

Call Express Scripts Pharmacy* toll-free at **1-833-750-0201** (TTY 711), 24 hours a day, 7 days a week. Or visit **express-scripts.com/rx**.

EXPRESS SCRIPTS® *

Refer to the plan Formulary online or call **1-888-293-5151 (TTY 711) 8 a.m.–8 p.m., 7 days a week for more information.*

***Other pharmacies are available in our network.*

****Not all medications are eligible for automatic refill.*

To learn more, please refer to the plan's Evidence of Coverage. Members may also call the number on the back of their member ID card.

Which Plan is Right for You?

Wellcare offers plans with different levels of benefits, depending on how much prescription drug coverage you need to support your well-being and help you live a better, healthier life.

Qualify for Extra Help? Choose our Classic Plan:

Wellcare Classic (PDP)

- ✓ This is a good choice for members who qualify for Extra Help. Depending on the level of Extra Help you receive, you may pay no monthly premium and lower co-pays than those listed in the Summary of Benefits. After you have enrolled in a Wellcare Medicare Part D Prescription Drug Plan, Medicare will tell us the level of Extra Help you will receive and we will send you information on the amount you will pay
- ✓ Plan include a broad range of network pharmacies
- ✓ You may save more when you choose one of the many preferred pharmacies in our network. Preferred pharmacies in this plan include CVS*, Walgreens* and select grocery chains*
- ✓ If you qualify for Extra Help, you will pay no more than your subsidized co-pay regardless of what pharmacy you use. If you don't qualify for Extra Help, you will pay the co-pays listed in the Summary of Benefits

*Other pharmacies are available in our network.

If you want a cost effective plan option, Wellcare also offers the following product to meet your needs:

Wellcare Value Script (PDP)

- ✓ $0 copay for Tier 1 drugs at preferred pharmacies.
- ✓ No deductible on Tier 1 and 6 medications (Generic and Select Care).
- ✓ Access to preferred pharmacy network includes CVS*, Walgreens* and select grocery chains*

Understanding Your Pharmacy Network

Wellcare Medicare Prescription Drug plans use a network of pharmacies to fill your prescriptions. Here we explain the types of pharmacies in our plans.

Network pharmacy: Wellcare has contracts with pharmacies to provide covered Part D drugs to our members. This is called a network. You must use a network pharmacy to have your medications covered by your plan.

Preferred pharmacy: Wellcare Medicare Part D Prescription Drug Plans' networks include preferred and standard pharmacies. If you use one of our preferred pharmacies to fill your Part D prescriptions, your co-pay cost may be even lower than when you fill at a standard pharmacy.

*Other pharmacies are available in our network.

5 Good Reasons to Choose Wellcare Prescription Drug Plans

1 Some with affordable monthly premiums

A Wellcare Prescription Drug plan may be one of the lowest cost plans available in your area. Our plans offer affordable coverage on thousands of prescription drugs to support your total well-being and help you live a better, healthier life. The formulary lists the medications we cover.

2 Value that saves you money

Some plans offer $0 co-pays on Tier 1 medications at preferred retail pharmacies. Plus, with a Wellcare Prescription Drug Plan, most Part D vaccines are available at no cost to you.

3 Pharmacies available across the country

Wellcare Medicare Prescription Drug Plans make it easy for you to fill your prescriptions. Our network includes national, regional and local chains, plus some independent neighborhood pharmacies. If you would like to see if your current pharmacy is part of our network, visit the pharmacy locator at **www.wellcare.com/PDP**.

4 Caring Member Services

As a member, you'll have access to a Member Services team that will explain your coverage and how to make the most of your benefits. Need help finding a pharmacy or filling a prescription? It's just a call away.

You're Ready to Sign Up

If more value and quality-focused care sound good to you, let's take the next step. You can enroll in one of the following ways:

- Through your Licensed and Certified Representative
- By visiting us online at **www.wellcare.com/PDP**
- By calling **1-888-293-5151** (TTY: **711**), 8 a.m.–8 p.m., 7 days a week.

We look forward to serving you.

What to Expect After You Enroll

After you've completed your enrollment application, you'll receive important information and materials about your new plan.

What will I get?	Why do I need it?
Wellcare ID Card	Your ID card is like your key to getting healthcare services. Use it every time you get a prescription filled at the pharmacy.
Member Welcome Kit	As a new member, you will receive a Member Welcome Kit which includes helpful information that can get you started with your new plan: • Official acceptance of enrollment • Plan start date

Thank You!

Please tell your friends and family about your decision and the reasons why you have selected Wellcare as your Medicare Prescription Drug Plan.

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 issued by WellCare Prescription Insurance, Inc. We do not offer every plan available in your area. Currently we represent [inser organizations which offer [in: products in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-877-374-4056 (TTY: 711).

wellcare®

WellcareNow.com

1-888-293-5151 (TTY: 711) 8 a.m.–8 p.m., 7 days a week