



# **2022**

## **Summary of Benefits**

North Carolina

**Wellcare Giveback Open (PPO)**

H7175 | 004

**Wellcare Assist Open (PPO)**

H7175 | 003

**Wellcare Patriot No Premium Open (PPO)**

H7175 | 005

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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 Giveback Open (PPO), Wellcare Assist Open (PPO), and Wellcare Patriot No Premium Open (PPO) from January 1, 2022 to December 31, 2022.

This booklet will provide you with a summary of what we cover and the cost-sharing responsibilities. 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 [www.wellcare.com/medicare](http://www.wellcare.com/medicare). Or, you may call us to ask for a copy at the phone number listed on the back cover.

**Who can join?**

To enroll in one of our plans, you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area. Members must continue to pay their Medicare Part B premium if not otherwise paid for under Medicaid or by another third party.

**Our plans and service areas:**

**H7175004000 Wellcare Giveback Open (PPO)** includes these counties in North Carolina: Alamance, Alexander, Alleghany, Anson, Ashe, Avery, Bladen, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Columbus, Cumberland, Davidson, Davie, Duplin, Durham, Forsyth, Gaston, Graham, Granville, Guilford, Harnett, Haywood, Henderson, Hoke, Iredell, Jackson, Johnston, Lee, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Montgomery, Moore, Orange, Person, Polk, Randolph, Richmond, Robeson, Rowan, Rutherford, Scotland, Stanly, Stokes, Swain, Transylvania, Union, Vance, Wake, Warren, Watauga, Wilkes, Yadkin, and Yancey.

**H7175003000 Wellcare Assist Open (PPO)** includes these counties in North Carolina: Alamance, Alexander, Alleghany, Anson, Ashe, Avery, Bladen, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Columbus, Cumberland, Davidson, Davie, Duplin, Durham, Forsyth, Gaston, Graham, Granville, Guilford, Harnett, Haywood, Henderson, Hoke, Iredell, Jackson, Johnston, Lee, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Montgomery, Moore, Orange, Person, Polk, Randolph, Richmond, Robeson, Rowan, Rutherford, Scotland, Stanly, Stokes, Swain, Transylvania, Union, Vance, Wake, Warren, Watauga, Wilkes, Yadkin, and Yancey.

**H7175005000 Wellcare Patriot No Premium Open (PPO)** includes these counties in North Carolina: Alamance, Alexander, Alleghany, Anson, Ashe, Avery, Bladen, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Columbus, Cumberland, Davidson, Davie, Duplin, Durham, Forsyth, Gaston, Graham, Granville, Guilford, Harnett, Haywood, Henderson, Hoke, Iredell, Jackson, Johnston, Lee, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Montgomery, Moore, Orange, Person, Polk, Randolph, Richmond, Robeson, Rowan, Rutherford, Scotland, Stanly, Stokes, Swain, Transylvania, Union, Vance, Wake, Warren, Watauga, Wilkes, Yadkin, and Yancey.

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](http://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.

**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 Wellcare Giveback Open (PPO), Wellcare Assist Open (PPO), Wellcare Patriot No Premium Open (PPO) plan members, except in emergency situations. 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 also include prescription drug coverage and access to our large network of 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 Giveback Open (PPO), Wellcare Assist Open (PPO) and Wellcare Patriot No Premium Open (PPO) have a network of doctors, hospitals, pharmacies, and other providers. You can save money by using our preferred mail-order pharmacy and by using providers in the plan's network. With some plans if you use providers that are not in our network, your share of the costs for covered services may be higher.

You can see our plan's provider and pharmacy directory and for plans with prescription drug coverage, our complete plan Formulary (list of Part D prescription drugs) on our website at [www.wellcare.com/medicare](http://www.wellcare.com/medicare).

For more information, please call us at 1-844-917-0175 (TTY users should call 711). Hours are 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. Visit us at [www.wellcare.com/medicare](http://www.wellcare.com/medicare).

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.). Please call member services if you need plan information in another format.

**Benefits**

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
<b>Service Area</b>	<p><b>Our plans and service areas:</b></p> <p><b>H7175004000 Wellcare Giveback Open (PPO)</b> includes these counties in North Carolina: Alamance, Alexander, Alleghany, Anson, Ashe, Avery, Bladen, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Columbus, Cumberland, Davidson, Davie, Duplin, Durham, Forsyth, Gaston, Graham, Granville, Guilford, Harnett, Haywood, Henderson, Hoke, Iredell, Jackson, Johnston, Lee, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Montgomery, Moore, Orange, Person, Polk, Randolph, Richmond, Robeson, Rowan, Rutherford, Scotland, Stanly, Stokes, Swain, Transylvania, Union, Vance, Wake, Warren, Watauga, Wilkes, Yadkin, and Yancey.</p> <p><b>H7175003000 Wellcare Assist Open (PPO)</b> includes these counties in North Carolina: Alamance, Alexander, Alleghany, Anson, Ashe, Avery, Bladen, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Columbus, Cumberland, Davidson, Davie, Duplin, Durham, Forsyth, Gaston, Graham, Granville, Guilford, Harnett, Haywood, Henderson, Hoke, Iredell, Jackson, Johnston, Lee, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Montgomery, Moore, Orange, Person, Polk, Randolph, Richmond, Robeson, Rowan, Rutherford, Scotland, Stanly, Stokes, Swain, Transylvania, Union, Vance, Wake, Warren, Watauga, Wilkes, Yadkin, and Yancey.</p> <p><b>H7175005000 Wellcare Patriot No Premium Open (PPO)</b> includes these counties in North Carolina: Alamance, Alexander, Alleghany, Anson, Ashe, Avery, Bladen, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Columbus, Cumberland, Davidson, Davie, Duplin, Durham, Forsyth, Gaston, Graham, Granville, Guilford, Harnett, Haywood, Henderson, Hoke, Iredell, Jackson, Johnston, Lee, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Montgomery, Moore, Orange, Person, Polk, Randolph, Richmond, Robeson, Rowan, Rutherford, Scotland, Stanly,</p>		

*Services with an asterisk (\*) may require prior authorization.*

**Benefits**

	Wellcare Giveback Open (PPO) H7175, Plan 004	Wellcare Assist Open (PPO) H7175, Plan 003	Wellcare Patriot No Premium Open (PPO) H7175, Plan 005
	Stokes, Swain, Transylvania, Union, Vance, Wake, Warren, Watauga, Wilkes, Yadkin, and Yancey.		
PPO plans do not require a prior authorization or referral for out-of-network services.			
Monthly plan premium You must continue to pay your Medicare Part B premium.	\$0	\$32.90	\$0
Part B Premium Reduction	This plan offers a \$75 give back every month in your Social Security check.	Not available	Not available
Deductible	\$300 deductible for covered medical services	No deductible	No deductible
Maximum out-of-Pocket Responsibility (does not include prescription drugs)	\$7,550 in-network annually \$10,000 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.	\$4,500 in-network annually \$10,000 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.	\$5,500 in-network annually \$10,000 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.

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**Benefits**

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
<b>Inpatient Hospital coverage</b>	<b>In-Network</b> For each admission, you pay: <ul style="list-style-type: none"> <li>• \$450 copay per day for days 1 through 4</li> <li>• \$0 copay per day for days 5 through 90</li> </ul> *	<b>In-Network</b> For each admission, you pay: <ul style="list-style-type: none"> <li>• \$350 copay per day for days 1 through 5</li> <li>• \$0 copay per day for days 6 through 90</li> </ul> *	<b>In-Network</b> For each admission, you pay: <ul style="list-style-type: none"> <li>• \$300 copay per day for days 1 through 6</li> <li>• \$0 copay per day for days 7 through 90</li> </ul> *
	<b>Out-of-Network</b> Days 1-90: 20% coinsurance per stay.	<b>Out-of-Network</b> Days 1-90: 20% coinsurance per stay.	<b>Out-of-Network</b> Days 1-90: 35% coinsurance per stay.
<b>Outpatient Hospital coverage</b> Outpatient hospital services	<b>In-Network</b> \$350 copay for surgical and non-surgical services *	<b>In-Network</b> \$70 copay per non-surgical service \$150 copay per surgical service *	<b>In-Network</b> \$100 copay per non-surgical service \$250 copay per surgical service *
	<b>Out-of-Network</b> 40% coinsurance for surgical and non-surgical services	<b>Out-of-Network</b> \$70 copay per non-surgical service \$150 copay per surgical service	<b>Out-of-Network</b> \$100 copay per non-surgical service \$250 copay per surgical service

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**Benefits**

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
Outpatient hospital observation services	<p><b>In-Network</b> \$90 copay for outpatient observation services when you enter observation status through an emergency room. \$350 copay for outpatient observation services when you enter observation status through an outpatient facility. *</p> <p><b>Out-of-Network</b> 40% coinsurance</p>	<p><b>In-Network</b> \$90 copay for outpatient observation services when you enter observation status through an emergency room. \$150 copay for outpatient observation services when you enter observation status through an outpatient facility. *</p> <p><b>Out-of-Network</b> \$90 copay for outpatient observation services when you enter observation status through an emergency room. \$150 copay for outpatient observation services when you enter observation status through an outpatient facility.</p>	<p><b>In-Network</b> \$90 copay for outpatient observation services when you enter observation status through an emergency room. \$250 copay for outpatient observation services when you enter observation status through an outpatient facility. *</p> <p><b>Out-of-Network</b> \$90 copay for outpatient observation services when you enter observation status through an emergency room. \$250 copay for outpatient observation services when you enter observation status through an outpatient facility.</p>

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**Benefits**

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
<b>Ambulatory surgical center (ASC)</b>	<b>In-Network</b> \$250 copay *	<b>In-Network</b> \$150 copay *	<b>In-Network</b> \$200 copay *
	<b>Out-of-Network</b> 40% coinsurance	<b>Out-of-Network</b> \$150 copay	<b>Out-of-Network</b> \$200 copay
<b>Doctor Visits</b>			
Primary Care Providers	<b>In-Network</b> \$5 copay	<b>In-Network</b> \$0 copay	<b>In-Network</b> \$0 copay
	<b>Out-of-Network</b> \$5 copay	<b>Out-of-Network</b> \$0 copay	<b>Out-of-Network</b> \$0 copay
Specialists	<b>In-Network</b> \$50 copay *	<b>In-Network</b> \$40 copay *	<b>In-Network</b> \$30 copay *
	<b>Out-of-Network</b> \$50 copay	<b>Out-of-Network</b> \$40 copay	<b>Out-of-Network</b> \$30 copay
<b>Preventive Care</b> (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 shots, Hepatitis B shots, Pneumococcal shots))	<b>In-Network</b> \$0 copay	<b>In-Network</b> \$0 copay	<b>In-Network</b> \$0 copay
	<b>Out-of-Network</b> \$0 copay	<b>Out-of-Network</b> \$0 copay	<b>Out-of-Network</b> \$0 copay

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**Benefits**

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
<b>Emergency care</b>	\$90 copay Copay is waived if you are admitted to a hospital within 24 hours.	\$90 copay Copay is waived if you are admitted to a hospital within 24 hours.	\$90 copay Copay is waived if you are admitted to a hospital within 24 hours.
Worldwide emergency coverage	\$90 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.	\$90 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.	\$90 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.
<b>Urgently needed services</b>	\$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.	\$30 copay Copay is waived if you are admitted to a hospital within 24 hours.

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**Benefits**

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
Worldwide urgent care coverage	\$90 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.	\$90 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.	\$90 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.
<b>Diagnostic Services/Labs/Imaging</b>	COVID-19 testing and specified testing-related services at any location are \$0.	COVID-19 testing and specified testing-related services at any location are \$0.	COVID-19 testing and specified testing-related services at any location are \$0.
Lab services	<b>In-Network</b> \$0 copay *	<b>In-Network</b> \$0 copay *	<b>In-Network</b> \$0 copay *
	<b>Out-of-Network</b> 40% coinsurance	<b>Out-of-Network</b> \$0 copay	<b>Out-of-Network</b> \$0 copay
Diagnostic tests and procedures	<b>In-Network</b> \$0 copay for each Medicare-covered spirometry test for members with a diagnosis of COPD. \$0 copay for the removal of abnormal tissue	<b>In-Network</b> \$0 copay for each Medicare-covered spirometry test for members with a diagnosis of COPD. \$0 copay for the removal of abnormal tissue	<b>In-Network</b> \$0 copay for each Medicare-covered spirometry test for members with a diagnosis of COPD. \$0 copay for the removal of abnormal tissue

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**Benefits**

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
	and/or polyps during a colonoscopy performed as a preventive screening for colorectal cancer. \$40 copay for all other Medicare-covered diagnostic procedures and tests. *	and/or polyps during a colonoscopy performed as a preventive screening for colorectal cancer. \$20 copay for all other Medicare-covered diagnostic procedures and tests. *	and/or polyps during a colonoscopy performed as a preventive screening for colorectal cancer. \$25 copay for all other Medicare-covered diagnostic procedures and tests. *
	<b>Out-of-Network</b> 40% coinsurance	<b>Out-of-Network</b> \$0 copay for each Medicare-covered spirometry test for members with a diagnosis of COPD. \$0 copay for the removal of abnormal tissue and/or polyps during a colonoscopy performed as a preventive screening for colorectal cancer. \$20 copay for all other Medicare-covered diagnostic procedures and tests.	<b>Out-of-Network</b> \$0 copay for each Medicare-covered spirometry test for members with a diagnosis of COPD. \$0 copay for the removal of abnormal tissue and/or polyps during a colonoscopy performed as a preventive screening for colorectal cancer. \$25 copay for all other Medicare-covered diagnostic procedures and tests.

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**Benefits**

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
Outpatient X-rays	<b>In-Network</b> \$0 copay *	<b>In-Network</b> \$0 copay *	<b>In-Network</b> \$0 copay *
	<b>Out-of-Network</b> 40% coinsurance	<b>Out-of-Network</b> \$0 copay	<b>Out-of-Network</b> \$0 copay

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**Benefits**

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
Diagnostic radiology services (e.g. MRI, CAT Scan)	<p><b>In-Network</b> \$0 copay for a DEXA scan. \$0 copay for a diagnostic mammogram. \$350 copay for all other diagnostic radiology services. *</p> <p><b>Out-of-Network</b> 40% coinsurance</p>	<p><b>In-Network</b> \$0 copay for a DEXA scan. \$0 copay for a Diagnostic Mammogram. \$50 copay for diagnostic radiology services at all other locations. \$70 copay for diagnostic radiology services received in an outpatient setting. *</p> <p><b>Out-of-Network</b> \$0 copay for a DEXA scan. \$0 copay for a Diagnostic Mammogram. \$50 copay for diagnostic radiology services at all other locations. \$70 copay for diagnostic radiology services received in an outpatient setting.</p>	<p><b>In-Network</b> \$0 copay for a DEXA Scan. \$0 copay for a diagnostic mammogram. \$100 copay for all other diagnostic radiology services. *</p> <p><b>Out-of-Network</b> \$0 copay for a DEXA scan. \$0 copay for a diagnostic mammogram. \$100 copay for all other diagnostic radiology services.</p>

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**Benefits**

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
Therapeutic Radiology	<b>In-Network</b> 20% coinsurance *	<b>In-Network</b> 20% coinsurance *	<b>In-Network</b> 20% coinsurance *
	<b>Out-of-Network</b> 40% coinsurance	<b>Out-of-Network</b> 20% coinsurance	<b>Out-of-Network</b> 20% coinsurance
<b>Hearing services</b> Hearing Exam Medicare Covered	<b>In-Network</b> \$50 copay *	<b>In-Network</b> \$40 copay *	<b>In-Network</b> \$30 copay *
	<b>Out-of-Network</b> \$50 copay	<b>Out-of-Network</b> \$40 copay	<b>Out-of-Network</b> \$30 copay
Routine hearing exam	<b>In-Network</b> <u>Not</u> covered	<b>In-Network</b> \$0 copay *	<b>In-Network</b> \$0 copay *
	<b>Out-of-Network</b> <u>Not</u> covered	<b>Out-of-Network</b> 40% coinsurance  1 exam every year	<b>Out-of-Network</b> 40% coinsurance  1 exam every year

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**Benefits**

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
Hearing Aids			
Hearing Aid Fitting/Evaluation(s)	<b>In-Network</b> <u>Not</u> covered  <b>Out-of-Network</b> <u>Not</u> covered	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> 40% coinsurance  1 fitting(s) / evaluation(s) every year	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> 40% coinsurance  1 fitting(s) / evaluation(s) every year
Hearing aid allowance		Up to a \$2,000 allowance for both ears combined every year for hearing aids.	Up to a \$2,000 allowance for both ears combined every year for hearing aids.
All types	<b>In-Network</b> <u>Not</u> covered  <b>Out-of-Network</b> <u>Not</u> covered	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> 40% coinsurance  Limited to 2 hearing aid(s) every year	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> 40% coinsurance  Limited to 2 hearing aid(s) every year

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**Benefits**

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
Additional Hearing Information	<b>What you should know</b> 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.	<b>What you should know</b> 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.	<b>What you should know</b> 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.

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**Benefits**

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
<b>Dental services</b>			
Preventive services	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> 50% coinsurance  Cleanings 2 every year Dental x-rays 1 every 12 to 36 months Oral exams 2 every year	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> 50% coinsurance  Cleanings 2 every year Dental x-rays 1 every 12 to 36 months Oral exams 2 every year	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> 50% coinsurance  Cleanings 2 every year Dental x-rays 1 every 12 to 36 months Oral exams 2 every year
Fluoride Treatment	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> 50% coinsurance  1 every year	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> 50% coinsurance  1 every year	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> 50% coinsurance  1 every year

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**Benefits**

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
Comprehensive services Medicare Covered	<b>In-Network</b> \$50 copay for each Medicare-covered service. *	<b>In-Network</b> \$40 copay for each Medicare-covered service. *	<b>In-Network</b> \$30 copay for each Medicare-covered service. *
Diagnostic Services	<b>Out-of-Network</b> \$50 copay for each Medicare-covered service.  <b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> 50% coinsurance  1 diagnostic service(s) every year	<b>Out-of-Network</b> \$40 copay for each Medicare-covered service.  <b>In-Network</b> 20% coinsurance *  <b>Out-of-Network</b> 50% coinsurance  1 diagnostic service(s) every year	<b>Out-of-Network</b> \$30 copay for each Medicare-covered service.  <b>In-Network</b> 20% coinsurance *  <b>Out-of-Network</b> 50% coinsurance  1 diagnostic service(s) every year
Restorative Services	<b>In-Network</b> <u>Not</u> covered  <b>Out-of-Network</b> <u>Not</u> covered	<b>In-Network</b> 20% coinsurance *  <b>Out-of-Network</b> 50% coinsurance  1 restorative service(s) every 12 to 84 months.	<b>In-Network</b> 20% coinsurance *  <b>Out-of-Network</b> 50% coinsurance  1 restorative service(s) every 12 to 84 months

*Services with an asterisk (\*) may require prior authorization.*

**Benefits**

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
Endodontics/ Periodontics/ Extractions	<b>In-Network</b> <u>Not</u> covered  <b>Out-of-Network</b> <u>Not</u> covered	<b>In-Network</b> 20% coinsurance *  <b>Out-of-Network</b> 50% coinsurance  1 endodontic service(s) per tooth 1 periodontic service(s) every 6 to 36 months 1 extraction(s) per tooth	<b>In-Network</b> 20% coinsurance *  <b>Out-of-Network</b> 50% coinsurance  1 endodontic service(s) per tooth 1 periodontic service(s) every 6 to 36 months 1 extraction(s) per tooth
Non-routine services	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> 50% coinsurance  1 non-routine service(s) every day to 24 months	<b>In-Network</b> 20% coinsurance *  <b>Out-of-Network</b> 50% coinsurance  1 non-routine service(s) every day to 24 months	<b>In-Network</b> 20% coinsurance *  <b>Out-of-Network</b> 50% coinsurance  1 non-routine service(s) every day to 60 months

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**Benefits**

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services	<b>In-Network</b> <u>Not</u> covered  <b>Out-of-Network</b> <u>Not</u> covered	<b>In-Network</b> 20% coinsurance *  <b>Out-of-Network</b> 50% coinsurance  1 Prosthodontic procedure every 12 to 84 months 1 Oral Maxillofacial procedure every 12 to 60 months or per lifetime	<b>In-Network</b> 20% coinsurance *  <b>Out-of-Network</b> 50% coinsurance  1 Prosthodontic procedure every 12 to 84 months 1 Oral Maxillofacial procedure every 12 to 60 months or per lifetime 1 Other service every 6 to 60 months
Additional Dental Information	<b>What you should know:</b> This plan includes coverage of preventive and comprehensive services up to \$750.	<b>What you should know:</b> This plan includes coverage of preventive and comprehensive services up to \$1,500.	<b>What you should know:</b> This plan includes coverage of preventive and comprehensive services up to \$3,000.

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**Benefits**

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
<b>Vision Services</b> Eye Exam Medicare Covered	<b>In-Network</b> \$0 copay (Medicare-covered diabetic retinopathy screening) \$50 copay (all other Medicare-covered eye exams) *	<b>In-Network</b> \$0 copay (Medicare-covered diabetic retinopathy screening) \$40 copay (all other Medicare-covered eye exams) *	<b>In-Network</b> \$0 copay (Medicare-covered diabetic retinopathy screening) \$30 copay (all other Medicare-covered eye exams) *
	<b>Out-of-Network</b> \$0 copay (Medicare-covered diabetic retinopathy screening) \$50 copay (all other Medicare-covered eye exams)	<b>Out-of-Network</b> \$0 copay (Medicare-covered diabetic retinopathy screening) \$40 copay (all other Medicare-covered eye exams)	<b>Out-of-Network</b> \$0 copay (Medicare-covered diabetic retinopathy screening) \$30 copay (all other Medicare-covered eye exams)
Routine eye exam (Refraction)	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> 40% coinsurance  1 exam every year	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> 40% coinsurance  1 exam every year	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> 40% coinsurance  1 exam every year

*Services with an asterisk (\*) may require prior authorization.*

**Benefits**

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
Glaucoma screening	<b>In-Network</b> \$0 copay for each Medicare-covered service.  <b>Out-of-Network</b> \$0 copay for each Medicare-covered service.	<b>In-Network</b> \$0 copay for each Medicare-covered service.  <b>Out-of-Network</b> \$0 copay for each Medicare-covered service.	<b>In-Network</b> \$0 copay for each Medicare-covered service.  <b>Out-of-Network</b> \$0 copay for each Medicare-covered service.
Eyewear Medicare Covered	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> \$50 copay	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> \$40 copay	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> \$30 copay
Routine eyewear  Contact lenses/Eyeglasses (lenses and frames)/Eyeglass frames  Eyewear allowance	<b>In-Network</b> \$0 copay Unlimited contacts every year  Unlimited glasses (lenses and/or frames) every year *  <b>Out-of-Network</b> 40% coinsurance  Up to a \$100 combined allowance every year.	<b>In-Network</b> \$0 copay Unlimited contacts every year  Unlimited glasses (lenses and/or frames) every year *  <b>Out-of-Network</b> 40% coinsurance  Up to a \$200 combined allowance every year	<b>In-Network</b> \$0 copay Unlimited contacts every year  Unlimited glasses (lenses and/or frames) every year *  <b>Out-of-Network</b> 40% coinsurance  Up to a \$300 combined allowance every year

*Services with an asterisk (\*) may require prior authorization.*

**Benefits**

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
<b>Mental Health Services</b>			
Inpatient visit	<b>In-Network</b> For each admission, you pay: <ul style="list-style-type: none"> <li>\$1,850 copay per stay for days 1 through 90</li> </ul> * <b>Out-of-Network</b> Days 1-90: 40% coinsurance per stay.	<b>In-Network</b> For each admission, you pay: <ul style="list-style-type: none"> <li>\$575 copay per day for days 1 through 3</li> <li>\$0 copay per day for days 4 through 90</li> </ul> * <b>Out-of-Network</b> Days 1-90: 35% coinsurance per stay.	<b>In-Network</b> For each admission, you pay: <ul style="list-style-type: none"> <li>\$350 copay per day for days 1 through 5</li> <li>\$0 copay per day for days 6 through 90</li> </ul> * <b>Out-of-Network</b> Days 1-90: <b>35% coinsurance per stay.</b>
Outpatient individual therapy visit	<b>In-Network</b> \$40 copay * <b>Out-of-Network</b> 40% coinsurance	<b>In-Network</b> \$25 copay * <b>Out-of-Network</b> \$40 copay	<b>In-Network</b> \$25 copay * <b>Out-of-Network</b> \$25 copay
Outpatient group therapy visit	<b>In-Network</b> \$40 copay * <b>Out-of-Network</b> 40% coinsurance	<b>In-Network</b> \$25 copay * <b>Out-of-Network</b> \$40 copay	<b>In-Network</b> \$25 copay * <b>Out-of-Network</b> \$25 copay

*Services with an asterisk (\*) may require prior authorization.*

**Benefits**

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
<b>Skilled nursing facility (SNF)</b>	<b>In-Network</b> For each benefit period, you pay: <ul style="list-style-type: none"> <li>• \$0 copay per day for days 1 through 20</li> <li>• \$184 copay per day for days 21 through 100</li> </ul> *	<b>In-Network</b> For each benefit period, you pay: <ul style="list-style-type: none"> <li>• \$0 copay per day for days 1 through 20</li> <li>• \$184 copay per day for days 21 through 100</li> </ul> *	<b>In-Network</b> For each benefit period, you pay: <ul style="list-style-type: none"> <li>• \$0 copay per day for days 1 through 20</li> <li>• \$184 copay per day for days 21 through 100</li> </ul> *
	<b>Out-of-Network</b> For each benefit period, you pay: <ul style="list-style-type: none"> <li>• \$0 copay per day for days 1 through 20</li> <li>• \$184 copay per day for days 21 through 100</li> </ul>	<b>Out-of-Network</b> For each benefit period, you pay: <ul style="list-style-type: none"> <li>• \$0 copay per day for days 1 through 20</li> <li>• \$184 copay per day for days 21 through 100</li> </ul>	<b>Out-of-Network</b> For each benefit period, you pay: <ul style="list-style-type: none"> <li>• \$0 copay per day for days 1 through 20</li> <li>• \$184 copay per day for days 21 through 100</li> </ul>
<b>Therapy and Rehabilitation Services</b>			
Physical Therapy	<b>In-Network</b> \$40 copay *	<b>In-Network</b> \$30 copay *	<b>In-Network</b> \$30 copay *
	<b>Out-of-Network</b> 40% coinsurance	<b>Out-of-Network</b> \$30 copay	<b>Out-of-Network</b> \$30 copay

*Services with an asterisk (\*) may require prior authorization.*



**Benefits**

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
Outpatient rehabilitation services provided by an occupational therapist	<b>In-Network</b> \$40 copay *	<b>In-Network</b> \$30 copay *	<b>In-Network</b> \$30 copay *
	<b>Out-of-Network</b> 40% coinsurance	<b>Out-of-Network</b> \$30 copay	<b>Out-of-Network</b> \$30 copay
Pulmonary rehabilitation services	<b>In-Network</b> \$30 copay *	<b>In-Network</b> \$30 copay *	<b>In-Network</b> \$30 copay *
	<b>Out-of-Network</b> 40% coinsurance	<b>Out-of-Network</b> \$30 copay	<b>Out-of-Network</b> \$30 copay
<b>Ambulance</b> Ground Ambulance	<b>In-Network</b> \$210 copay *	<b>In-Network</b> \$285 copay *	<b>In-Network</b> \$250 copay *
	<b>Out-of-Network</b> \$210 copay	<b>Out-of-Network</b> \$285 copay	<b>Out-of-Network</b> \$250 copay
Air Ambulance	<b>In-Network</b> \$210 copay *	<b>In-Network</b> \$285 copay *	<b>In-Network</b> \$250 copay *
	<b>Out-of-Network</b> \$210 copay	<b>Out-of-Network</b> \$285 copay	<b>Out-of-Network</b> \$250 copay

*Services with an asterisk (\*) may require prior authorization.*

**Benefits**

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
<b>Transportation Services</b>	<b>In-Network</b> <u>Not</u> covered	Up to 24 one-way trips every year to plan-approved health-related locations. Mileage limits may apply.  <b>In-Network</b> \$0 copay (per one-way trip)  *	<b>In-Network</b> <u>Not</u> covered

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**Benefits**

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
	<b>Out-of-Network</b> <u>Not</u> covered	<b>Out-of-Network</b> 75% coinsurance  <b>What you should know:</b> The first step to staying healthy is getting to your doctor. That's why we cover these shared trips to plan approved health care providers. We want to make sure you get the care you need, when you need it. Call Customer Service 72 hours in advance to reserve a ride for your appointment. Mileage limitations may apply.	<b>Out-of-Network</b> <u>Not</u> covered
<b>Medicare Part B Drugs</b> Chemotherapy drugs	<b>In-Network</b> 20% coinsurance *  <b>Out-of-Network</b> 40% coinsurance	<b>In-Network</b> 20% coinsurance *  <b>Out-of-Network</b> 20% coinsurance	<b>In-Network</b> 20% coinsurance *  <b>Out-of-Network</b> 20% coinsurance

*Services with an asterisk (\*) may require prior authorization.*

**Benefits**

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
Other Part B drugs	<b>In-Network</b> 20% coinsurance *	<b>In-Network</b> 20% coinsurance *	<b>In-Network</b> 20% coinsurance *
	<b>Out-of-Network</b> 40% coinsurance	<b>Out-of-Network</b> 20% coinsurance	<b>Out-of-Network</b> 20% coinsurance

*Services with an asterisk (\*) may require prior authorization.*

Prescription Drug Coverage	Wellcare Giveback Open (PPO) H7175, Plan 004	Wellcare Assist Open (PPO) H7175, Plan 003	Wellcare Patriot No Premium Open (PPO) H7175, Plan 005	
Stage 1: Annual Prescription Deductible				
Deductible	\$200 for Tier 3 (Preferred Brand Drugs), Tier 4 (Non-Preferred Drugs), and Tier 5 (Specialty Tier) Part D prescription drugs. For all other covered drugs, you will not have to pay any deductible and will start receiving coverage immediately.	\$480 for Tier 2 (Generic Drugs), Tier 3 (Preferred Brand Drugs), Tier 4 (Non-Preferred Drugs), and Tier 5 (Specialty Tier) Part D prescription drugs. For all other covered drugs, you will not have to pay any deductible and will start receiving coverage immediately.	<u>Not</u> covered	
Stage 2: Initial Coverage (after you pay your deductible, if applicable)				
You pay the following until your total yearly drug costs reach \$4,230/\$4,430. Total yearly drug costs are the total drug costs paid by both you and our plan. Once you reach this amount, you will enter the Coverage Gap.				
Retail cost-sharing (30-day/90-day supply)				
	Preferred	Standard	Standard	Standard
Tier 1 (Preferred Generic Drugs - includes preferred generic drugs and may include some brand drugs.)	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	<u>Not</u> covered

Prescription Drug Coverage	Wellcare Giveback Open (PPO) H7175, Plan 004		Wellcare Assist Open (PPO) H7175, Plan 003	Wellcare Patriot No Premium Open (PPO) H7175, Plan 005
	Preferred	Standard	Standard	Standard
<b>Tier 2</b> (Generic Drugs - includes generic drugs and may include some brand drugs.)	\$0 / \$0 copay	\$5 / \$15 copay	\$14 / \$42 copay	<u>Not</u> covered
<b>Tier 3</b> (Preferred Brand Drugs - includes preferred brand drugs and may include some generic drugs.)	\$37 / \$111 copay	\$47 / \$141 copay	\$47 / \$141 copay	<u>Not</u> covered
<b>Tier 4</b> (Non-Preferred Drugs - includes non-preferred brand and non-preferred generic drugs.)	\$90 / \$270 copay	\$100 / \$300 copay	43% / 43% coinsurance	<u>Not</u> covered
<b>Tier 5</b> (Specialty Tier - includes high cost brand and generic drugs. Drugs in this tier are not eligible for exceptions for payment at a lower tier.)	29% coinsurance / Not Available	29% coinsurance / Not Available	25% coinsurance / Not Available	<u>Not</u> covered
<b>Tier 6</b> (Select Care Drugs - includes some generic and brand drugs commonly used to treat specific chronic conditions or to prevent disease (vaccines).)	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	<u>Not</u> covered

Prescription Drug Coverage	Wellcare Giveback Open (PPO) H7175, Plan 004	Wellcare Assist Open (PPO) H7175, Plan 003			Wellcare Patriot No Premium Open (PPO) H7175, Plan 005
Stage 2: Initial Coverage (after you pay your deductible, if applicable) (Continued)					
Mail-order cost-sharing (30-day/90-day supply)					
	Preferred	Standard	Preferred	Standard	Standard
<b>Tier 1</b> (Preferred Generic Drugs - includes preferred generic drugs and may include some brand drugs.)	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	<u>Not</u> covered
<b>Tier 2</b> (Generic Drugs - includes generic drugs and may include some brand drugs.)	\$0 / \$0 copay	\$5 / \$15 copay	\$14 / \$0 copay	\$14 / \$42 copay	<u>Not</u> covered
<b>Tier 3</b> (Preferred Brand Drugs - includes preferred brand drugs and may include some generic drugs.)	\$37 / \$74 copay	\$47 / \$141 copay	\$47 / \$94 copay	\$47 / \$141 copay	<u>Not</u> covered
<b>Tier 4</b> (Non-Preferred Drugs - includes non-preferred brand and non-preferred generic drugs.)	\$90 / \$180 copay	\$100 / \$300 copay	43% / 43% coinsurance	43% / 43% coinsurance	<u>Not</u> covered

Prescription Drug Coverage	Wellcare Giveback Open (PPO) H7175, Plan 004		Wellcare Assist Open (PPO) H7175, Plan 003		Wellcare Patriot No Premium Open (PPO) H7175, Plan 005
	Preferred	Standard	Preferred	Standard	Standard
<b>Tier 5</b> (Specialty Tier - includes high cost brand and generic drugs. Drugs in this tier are not eligible for exceptions for payment at a lower tier.)	29% coinsurance / Not Available	29% coinsurance / Not Available	25% coinsurance / Not Available	25% coinsurance / Not Available	<u>Not</u> covered
<b>Tier 6</b> (Select Care Drugs - includes some generic and brand drugs commonly used to treat specific chronic conditions or to prevent disease (vaccines).)	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	\$0 / \$0 copay	<u>Not</u> covered
<b>Stage 3: Coverage Gap</b>					
	<p>After your total drug costs (including what our plan has paid and what you have paid) reach \$4,430, you will pay no more than 25% coinsurance for generic drugs or 25% coinsurance for brand name drugs, for any drug tier during the coverage gap.</p> <p>During this stage, for select drugs on Tier 6 you pay your copayment or coinsurance. Please see your Formulary and Evidence of Coverage for details regarding this drug coverage.</p>		<p>After your total drug costs (including what our plan has paid and what you have paid) reach \$4,230, you will pay no more than 25% coinsurance for generic drugs or 25% coinsurance for brand name drugs, for any drug tier during the coverage gap.</p>		<u>Not</u> covered



Prescription Drug Coverage	Wellcare Giveback Open (PPO) H7175, Plan 004		Wellcare Assist Open (PPO) H7175, Plan 003		Wellcare Patriot No Premium Open (PPO) H7175, Plan 005
	Preferred	Standard	Preferred	Standard	Standard
<b>Stage 4: Catastrophic Coverage</b>					
	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,050, you pay the greater of: <ul style="list-style-type: none"> <li>• 5% coinsurance, or</li> <li>• \$3.95 copay for generic (including brand drugs treated as generic) and a \$9.85 copay for all other drugs.</li> </ul>		After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,050, you pay the greater of: <ul style="list-style-type: none"> <li>• 5% coinsurance, or</li> <li>• \$3.95 copay for generic (including brand drugs treated as generic) and a \$9.85 copay for all other drugs.</li> </ul>		<u>Not</u> 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 whether the prescription is a short-term (30-day supply) or long term (90-day supply).

#### Excluded Drugs:

This plan includes enhanced drug coverage of certain excluded drugs. Generic only Sildenafil and Vardenafil on Tier 1 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.

## Additional Benefits

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
<b>Chiropractic Services</b> Medicare-covered	<b>In-Network</b> \$20 copay *	<b>In-Network</b> \$20 copay *	<b>In-Network</b> \$20 copay *
	<b>Out-of-Network</b> 40% coinsurance	<b>Out-of-Network</b> \$20 copay	<b>Out-of-Network</b> \$20 copay
Routine chiropractic services	<b>In-Network</b> <u>Not</u> covered  <b>Out-of-Network</b> <u>Not</u> covered	<b>In-Network</b> <u>Not</u> covered  <b>Out-of-Network</b> <u>Not</u> covered	<b>In-Network</b> \$20 copay *  <b>Out-of-Network</b> \$20 copay  24 visit(s) every year
<b>Acupuncture</b> Medicare-covered	<b>In-Network</b> \$5 copay for Medicare-covered Acupuncture received in a PCP office. \$50 copay for Medicare-covered Acupuncture received in a Specialist office. \$20 copay for Medicare-covered Acupuncture received in a Chiropractor office. *	<b>In-Network</b> \$0 copay for Medicare-covered Acupuncture received in a PCP office. \$40 copay for Medicare-covered Acupuncture received in a Specialist office. \$20 copay for Medicare-covered Acupuncture received in a Chiropractor office. *	<b>In-Network</b> \$0 copay for Medicare-covered Acupuncture received in a PCP office. \$30 copay for Medicare-covered Acupuncture received in a Specialist office. \$20 copay for Medicare-covered Acupuncture received in a Chiropractor office. *

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## Additional Benefits

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
	<b>Out-of-Network</b> \$5 copay for Medicare-covered Acupuncture received in a PCP office. \$50 copay for Medicare-covered Acupuncture received in a Specialist office. 40% coinsurance for Medicare-covered Acupuncture received in a Chiropractor office.	<b>Out-of-Network</b> \$0 copay for Medicare-covered Acupuncture received in a PCP office. \$40 copay for Medicare-covered Acupuncture received in a Specialist office. \$20 copay for Medicare-covered Acupuncture received in a Chiropractor office.	<b>Out-of-Network</b> \$0 copay for Medicare-covered Acupuncture received in a PCP office. \$30 copay for Medicare-covered Acupuncture received in a Specialist office. \$20 copay for Medicare-covered Acupuncture received in a Chiropractor office.
<b>Podiatry Services (Foot Care)</b> Medicare Covered	<b>In-Network</b> \$50 copay *  <b>Out-of-Network</b> \$50 copay	<b>In-Network</b> \$40 copay *  <b>Out-of-Network</b> \$40 copay	<b>In-Network</b> \$30 copay *  <b>Out-of-Network</b> \$30 copay
Routine Podiatry Services	<b>In-Network</b> <u>Not covered</u>  <b>Out-of-Network</b> <u>Not covered</u>	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> \$0 copay  6 visit(s) every year	<b>In-Network</b> \$20 copay *  <b>Out-of-Network</b> \$20 copay  6 visit(s) every year

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## Additional Benefits

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
	<b>What you should know:</b> Foot exams and treatments are available if you have diabetes-related nerve damage and/or meet certain conditions.	<b>What you should know:</b> Foot exams and treatments are available if you have diabetes-related nerve damage and/or meet certain conditions.	<b>What you should know:</b> Foot exams and treatments are available if you have diabetes-related nerve damage and/or meet certain conditions.
<b>Virtual Visits</b>	<p>Our plan offers 24 hours per day, 7 days per week virtual visit access to board certified doctors via Teladoc to help address a wide variety of health concerns/questions. Covered services include general medical, behavioral health, dermatology, and more.</p> <p>A virtual visit (also known as a telehealth consult) 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.</p>		
<b>Home health agency care</b>	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> 40% coinsurance	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> \$0 copay	<b>In-Network</b> \$0 copay *  <b>Out-of-Network</b> \$0 copay

*Services with an asterisk (\*) may require prior authorization.*

## Additional Benefits

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
<b>Meals</b>			
Post-Acute Meals	<p>\$0 copay for each post-acute meal</p> <p><b>What you should know:</b></p> <p>You pay nothing for post-acute meals immediately following an Inpatient hospital stay to aid in recovery with a maximum of 3 meals per day for up to 14 days.</p>	<p>\$0 copay for each post-acute meal</p> <p><b>What you should know:</b></p> <p>You pay nothing for post-acute meals immediately following an Inpatient hospital stay to aid in recovery with a maximum of 3 meals per day for up to 14 days.</p>	<p>\$0 copay for each post-acute meal</p> <p><b>What you should know:</b></p> <p>You pay nothing for post-acute meals immediately following an Inpatient hospital stay to aid in recovery with a maximum of 3 meals per day for up to 14 days.</p>

*Services with an asterisk (\*) may require prior authorization.*

## Additional Benefits

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
Chronic Meals	<p>\$0 copay for each chronic meal</p> <p><b>What you should know:</b> You pay nothing for home delivered meals as part of a supervised program designed to transition members with chronic conditions to lifestyle modifications. Members receive 3 meals per day for up to 28 days per month, for a maximum of 84 meals. The benefit can be received for up to 3 months.</p>	<p>\$0 copay for each chronic meal</p> <p><b>What you should know:</b> You pay nothing for home delivered meals as part of a supervised program designed to transition members with chronic conditions to lifestyle modifications. Members receive 3 meals per day for up to 28 days per month, for a maximum of 84 meals. The benefit can be received for up to 3 months.</p>	<p>\$0 copay for each chronic meal</p> <p><b>What you should know:</b> You pay nothing for home delivered meals as part of a supervised program designed to transition members with chronic conditions to lifestyle modifications. Members receive 3 meals per day for up to 28 days per month, for a maximum of 84 meals. The benefit can be received for up to 3 months.</p>
<b>Medical Equipment/Supplies</b>  Durable Medical Equipment (DME)	<p><b>In-Network</b> 20% coinsurance *</p> <p><b>Out-of-Network</b> 20% coinsurance</p>	<p><b>In-Network</b> 20% coinsurance *</p> <p><b>Out-of-Network</b> 20% coinsurance</p>	<p><b>In-Network</b> 20% coinsurance *</p> <p><b>Out-of-Network</b> 20% coinsurance</p>

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## Additional Benefits

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
Prosthetics	<b>In-Network</b> 20% coinsurance *	<b>In-Network</b> 20% coinsurance *	<b>In-Network</b> 20% coinsurance *
	<b>Out-of-Network</b> 20% coinsurance	<b>Out-of-Network</b> 20% coinsurance	<b>Out-of-Network</b> 20% coinsurance
Diabetic supplies	<b>In-Network</b> \$0 copay *	<b>In-Network</b> \$0 copay *	<b>In-Network</b> \$0 copay *
	<b>Out-of-Network</b> 20% coinsurance	<b>Out-of-Network</b> \$0 copay	<b>Out-of-Network</b> \$0 copay
Diabetic therapeutic shoes or inserts	<b>In-Network</b> 20% coinsurance *	<b>In-Network</b> 20% coinsurance *	<b>In-Network</b> 20% coinsurance *
	<b>Out-of-Network</b> 20% coinsurance	<b>Out-of-Network</b> 20% coinsurance	<b>Out-of-Network</b> 20% coinsurance
<b>Opioid treatment program services</b>	<b>In-Network</b> \$50 copay *	<b>In-Network</b> \$40 copay *	<b>In-Network</b> \$30 copay *
	<b>Out-of-Network</b> \$50 copay	<b>Out-of-Network</b> \$40 copay	<b>Out-of-Network</b> \$30 copay

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## Additional Benefits

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
<b>Over-the-Counter (OTC) Items</b>	<p>\$0 copay The maximum total benefit is \$15 every three months</p> <p><b>What you should know:</b> Members may purchase eligible items from participating locations or through the plan's catalog for delivery to their home.</p>	<p>\$0 copay The maximum total benefit is \$150 every three months</p> <p><b>What you should know:</b> Members may purchase eligible items from participating locations or through the plan's catalog for delivery to their home.</p>	<p>\$0 copay The maximum total benefit is \$60 every three months</p> <p><b>What you should know:</b> Members may purchase eligible items from participating locations or through the plan's catalog for delivery to their home.</p>
<b>Wellness Programs</b>	<p>For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage.</p> <p>\$0 copay Coverage includes: Activity Tracker and Physical Fitness</p>	<p>For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage.</p> <p>\$0 copay Coverage includes: Activity Tracker and Physical Fitness</p>	<p>For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage.</p> <p>\$0 copay Coverage includes: Activity Tracker and Physical Fitness</p>

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## Additional Benefits

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
	<p><b>What you should know:</b></p> <p>This benefit covers an annual membership at a participating health club or fitness center. For members who do not live near a participating fitness center and/or prefer to exercise at home, members can choose from available exercise programs to be shipped to them at no cost. A Fitbit or Garmin fitness tracker may be selected as part of a home fitness kit.</p>	<p><b>What you should know:</b></p> <p>This benefit covers an annual membership at a participating health club or fitness center. For members who do not live near a participating fitness center and/or prefer to exercise at home, members can choose from available exercise programs to be shipped to them at no cost. A Fitbit or Garmin fitness tracker may be selected as part of a home fitness kit.</p>	<p><b>What you should know:</b></p> <p>This benefit covers an annual membership at a participating health club or fitness center. For members who do not live near a participating fitness center and/or prefer to exercise at home, members can choose from available exercise programs to be shipped to them at no cost. A Fitbit or Garmin fitness tracker may be selected as part of a home fitness kit.</p>
Additional sessions of smoking and tobacco cessation counseling	<p><b>In-Network</b> \$0 copay</p> <p><b>Out-of-Network</b> \$0 copay</p> <p>Limited to 5 visit(s) every year</p>	<p><b>In-Network</b> \$0 copay</p> <p><b>Out-of-Network</b> \$0 copay</p> <p>Limited to 5 visit(s) every year</p>	<p><b>In-Network</b> \$0 copay</p> <p><b>Out-of-Network</b> \$0 copay</p> <p>Limited to 5 visit(s) every year</p>

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## Additional Benefits

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
Additional Routine Annual Physical	<b>In-Network</b> \$0 copay  <b>Out-of-Network</b> \$0 copay <b>What you should know:</b> Wellness programs are a great way to maintain your health. Whether it's an extra checkup during the year or you just have a simple health question, we are here as your partner in health.	<b>In-Network</b> \$0 copay  <b>Out-of-Network</b> \$0 copay <b>What you should know:</b> Wellness programs are a great way to maintain your health. Whether it's an extra checkup during the year or you just have a simple health question, we are here as your partner in health.	<b>In-Network</b> \$0 copay  <b>Out-of-Network</b> \$0 copay <b>What you should know:</b> Wellness programs are a great way to maintain your health. Whether it's an extra checkup during the year or you just have a simple health question, we are here as your partner in health.
24-Hour Nurse Advice Line	\$0 copay	\$0 copay	\$0 copay
Personal emergency medical response device (PERS)	<u>Not</u> covered	\$0 copay	\$0 copay

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## Additional Benefits

	<b>Wellcare Giveback Open (PPO) H7175, Plan 004</b>	<b>Wellcare Assist Open (PPO) H7175, Plan 003</b>	<b>Wellcare Patriot No Premium Open (PPO) H7175, Plan 005</b>
<b>Flex Card</b>	<u>Not</u> covered	\$500 yearly benefit <b>What you should know:</b> The Flex Card benefit is a debit card that may be used to reduce out of pocket costs at a dental, vision or hearing providers that accepts the card carrier.	\$500 yearly benefit <b>What you should know:</b> The Flex Card benefit is a debit card that may be used to reduce out of pocket costs at a dental, vision or hearing providers that accepts the card carrier.
<b>In-home support services</b>	<u>Not</u> covered	\$0 copay for each in-home support services visit. Up to 12 visits every year. <b>What you should know:</b> You can receive Chore and Personal Care Services if you meet certain clinical criteria. Services must be recommended or requested by a licensed plan clinician or a license plan provider. Services are provided in four hour increments.	<u>Not</u> covered

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ATENCIÓN: Si habla español, contamos con servicios de asistencia lingüística que se encuentran disponibles para usted de manera gratuita. Llame al 1-877-374-4056 (TTY: 711).

注意：如果您說中文，您可以免費獲得語言援助服務。請致電 1-877-374-4056 (TTY：711)。

Chú ý: Nếu quý vị nói tiếng Việt, dịch vụ hỗ trợ ngôn ngữ có sẵn miễn phí dành cho quý vị. Hãy gọi số 1-877-374-4056 (TTY: 711).

주의사항: 한국어를 구사할 경우, 언어 보조 서비스를 무료로 이용 가능합니다. 1-877-374-4056 (TTY: 711) 번으로 연락해 주십시오.

Atensyon: Kung nagsasalita ka ng Tagalog, may mga available na libreng tulong sa wika para sa iyo. Tumawag sa 1-877-374-4056 (TTY: 711).

Dumngeg: No agsasau ka iti Ilokano, dagiti tulong nga serbisio, a libre, ket available para kaniam. Awagan ti 1-877-374-4056 (TTY: 711).

La Silafia: Afai e te tautala i le gagana Sāmoa, gagana ‘au’aunaga fesoasoani, fai fua leai se totogi, o lo’o avanoa ia te ‘oe. Vala’au le 1-877-374-4056 (TTY: 711).

Maliu: Inā ‘ōlelo Hawai‘i ‘oe, he lawelawe māhele ‘ōlelo, manuahi, i lako iā ‘oe. E kelepona iā 1-877-374-4056 (TTY: 711).

## 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 1-844-917-0175 (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.

## Understanding the Benefits

- ☐ Review the full list of benefits found in the *Evidence of Coverage* (EOC), especially for those services for which you routinely see a doctor. Visit [www.wellcare.com/medicare](http://www.wellcare.com/medicare) or call 1-844-917-0175 (TTY: 711) to view a copy of the EOC.
- ☐ 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 medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

## Understanding Important Rules

- ☐ **For plans with a plan premium (Does not apply to plans with zero plan premium):** 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, 2023.
- ☐ **For HMO plans only:** 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).
- ☐ **For PPO and PFFS plans only:** Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situations, non-contracted providers may deny care. In addition, you will pay a higher co-pay for services received by non-contracted providers.
- ☐ **For C-SNP plans only:** This plan is a chronic condition special needs plan (C-SNP). Your ability to enroll will be based on verification that you have a qualifying specific severe or disabling chronic condition.
- ☐ **For D-SNP plans only:** 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.

## Contact Us

**For more information, please contact us:**

### By phone

Toll-free at 1-844-917-0175 (TTY 711). Your call may be answered by a licensed agent.

### Hours of Operation

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.

**Online** [www.wellcare.com/medicare](http://www.wellcare.com/medicare)

**We're with our members every step of the way.**

Centene, Inc. is 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.