

# 2022 Summary of Benefits

Texas

Wellcare TexanPlus No Premium (HMO)

H0174 | 011 | 003

Wellcare TexanPlus No Premium (HMO)

H0174 | 002

#### 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 TexanPlus No Premium (HMO) and Wellcare TexanPlus No Premium (HMO) 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 <u>www.wellcare.</u> <u>com/medicare</u>. 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:

H0174011003 Wellcare TexanPlus No Premium (HMO) includes these counties in Texas: Chambers, Galveston, and Walker.

H0174002000 Wellcare TexanPlus No Premium (HMO) includes these counties in Texas: Bastrop, Blanco, Burnet, Caldwell, Hays, Lee, Milam, Travis, and Williamson.

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 <u>www.medicare.gov</u> 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.

**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 plans give you access to our network of highly 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. You can ask for a current provider and pharmacy directory or, for an up-to-date list of network providers, visit <u>www.</u> <u>wellcare.com/medicare</u>. (Please note that, except for emergency care, urgently needed care when you are out of the network, out-of-area dialysis services, and cases in which our plan authorizes use of out-of-network providers, if you obtain medical care from out-of-plan providers, neither Medicare nor our plan will be responsible for the costs.)

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 TexanPlus No Premium (HMO) and Wellcare TexanPlus No Premium (HMO) 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 <u>www.wellcare.com/medicare</u>.

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 <u>www.wellcare.</u> <u>com/medicare</u>.

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.

|  | Wellcare TexanPlus No<br>Premium (HMO)<br>H0174, Plan 011, 003   | Wellcare TexanPlus No<br>Premium (HMO)<br>H0174, Plan 002   |
|--|--|---|
| Service Area   | Our plans and service areas:<br>H0174011003 Wellcare TexanPlus No Premium (HMO)<br>includes these counties in Texas: Chambers, Galveston, and<br>Walker.<br>H0174002000 Wellcare TexanPlus No Premium (HMO)<br>includes these counties in Texas: Bastrop, Blanco, Burnet,<br>Caldwell, Hays, Lee, Milam, Travis, and Williamson. |   |
| <b>Monthly plan premium</b><br>You must continue to pay your<br>Medicare Part B premium. | \$0  | \$0   |
| Deductible   | No deductible  | No deductible   |
| Maximum out-of-Pocket<br>Responsibility<br>(does not include prescription<br>drugs)      | \$3,400 annually<br>This is the most you will pay in<br>copays and coinsurance for<br>Part A and B services for the<br>year.   | \$4,000 annually<br>This is the most you will pay in<br>copays and coinsurance for<br>Part A and B services for the<br>year.  |
| Inpatient Hospital coverage  | <ul> <li>For each admission, you pay:</li> <li>\$200 copay per day for<br/>days 1 through 5</li> <li>\$0 copay per day for days 6<br/>through 90</li> <li>*</li> </ul>   | <ul> <li>For each admission, you pay:</li> <li>\$250 copay per day for<br/>days 1 through 6</li> <li>\$0 copay per day for days 7<br/>through 90</li> <li>\$0 copay per day for days<br/>91 and beyond</li> </ul> |

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|---|---|--|
| Outpatient Hospital coverage                |   |  |
| Outpatient hospital services                | \$100 copay per non-surgical<br>service<br>\$150 copay per surgical service<br>•<br>*   | \$100 copay per non-surgical<br>service<br>\$250 copay per surgical service<br>•<br>*  |
| Outpatient hospital observation<br>services | \$120 copay for outpatient<br>observation services when you<br>enter observation status<br>through an emergency room.<br>\$150 copay for outpatient<br>observation services when you<br>enter observation status<br>through an outpatient facility. | <pre>\$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. *</pre> |
| Ambulatory surgical center (ASC)            | \$100 copay<br>•<br>*   | \$100 copay<br>•<br>*  |
| Doctor Visits                               |   |  |
| Primary Care Providers                      | \$0 copay   | \$0 copay  |
| Specialists                                 | \$20 copay<br>•<br>*  | \$30 copay<br>•<br>*   |

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|---|--|---|
| Preventive Care (e.g., Annual<br>Wellness visit, Bone mass<br>measurement, Breast cancer<br>screening (mammogram),<br>Cardiovascular screenings, Cervical<br>and vaginal cancer screening,<br>Colorectal cancer screenings,<br>Diabetes screenings, Hepatitis B<br>Virus Screening, Prostate cancer<br>screenings (PSA), Vaccines<br>(including Flu shots, Hepatitis B<br>shots, Pneumococcal shots)) | \$0 copay  | \$0 copay   |
| Emergency care  | \$120 copay<br>Copay is waived if you are<br>admitted to a hospital within 24<br>hours.  | \$90 copay<br>Copay is waived if you are<br>admitted to a hospital within 24<br>hours.  |
| Worldwide emergency coverage  | \$120 copay<br>Worldwide Emergency and<br>worldwide urgently needed<br>services are subject to a<br>\$50,000 maximum plan<br>coverage. There is no<br>worldwide coverage for care<br>outside of the emergency room<br>or emergency hospital<br>admission. The copay is not<br>waived if admitted to the<br>hospital for Worldwide<br>Emergency Services. | \$90 copay<br>Worldwide Emergency and<br>worldwide urgently needed<br>services are subject to a<br>\$50,000 maximum plan<br>coverage. There is no<br>worldwide coverage for care<br>outside of the emergency room<br>or emergency hospital<br>admission. The copay is not<br>waived if admitted to the<br>hospital for Worldwide<br>Emergency Services. |
| Urgently needed services  | \$30 copay<br>Copay is waived if you are<br>admitted to a hospital within 24<br>hours.   | \$30 copay<br>Copay is waived if you are<br>admitted to a hospital within 24<br>hours.  |

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|----------------------------------|--|--|
| Worldwide urgent care coverage   | \$120 copay<br>Worldwide Emergency and<br>worldwide urgently needed<br>services are subject to a<br>\$50,000 maximum plan<br>coverage. The copay is not<br>waived if admitted to the<br>hospital for Worldwide<br>Urgently Needed Services.  | \$90 copay<br>Worldwide Emergency and<br>worldwide urgently needed<br>services are subject to a<br>\$50,000 maximum plan<br>coverage. The copay is not<br>waived if admitted to the<br>hospital for Worldwide<br>Urgently Needed Services.   |
| Diagnostic Services/Labs/Imaging | COVID-19 testing and<br>specified testing-related<br>services at any location are \$0.   | COVID-19 testing and<br>specified testing-related<br>services at any location are \$0.   |
| Lab services                     | \$0 copay<br>•<br>*  | \$0 copay<br>•<br>*  |
| Diagnostic tests and procedures  | \$0 copay for each<br>Medicare-covered spirometry<br>test for members with a<br>diagnosis of COPD.<br>\$0 copay for the removal of<br>abnormal tissue and/or polyps<br>during a colonoscopy<br>performed as a preventive<br>screening for colorectal cancer.<br>\$25 copay for all other<br>Medicare-covered diagnostic<br>procedures and tests. | \$0 copay for each<br>Medicare-covered spirometry<br>test for members with a<br>diagnosis of COPD.<br>\$0 copay for the removal of<br>abnormal tissue and/or polyps<br>during a colonoscopy<br>performed as a preventive<br>screening for colorectal cancer.<br>\$30 copay for all other<br>Medicare-covered diagnostic<br>procedures and tests. |
| Outpatient X-rays                | \$0 copay<br>•<br>*  | \$0 copay<br>•<br>*  |

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|---|--|---|
| Diagnostic radiology services<br>(e.g. MRI, CAT Scan) | <ul> <li>\$0 copay for a DEXA scan.</li> <li>\$0 copay for a Diagnostic</li> <li>Mammogram.</li> <li>\$50 copay for diagnostic</li> <li>radiology services at all other</li> <li>locations.</li> <li>\$100 copay for diagnostic</li> <li>radiology services received in</li> <li>an outpatient setting.</li> </ul> | <ul> <li>\$0 copay for a DEXA scan.</li> <li>\$0 copay for a Diagnostic</li> <li>Mammogram.</li> <li>\$40 copay for diagnostic</li> <li>radiology services at all other locations.</li> <li>\$100 copay for diagnostic</li> <li>radiology services received in an outpatient setting.</li> <li>*</li> </ul> |
| Therapeutic Radiology                                 | 20% coinsurance<br>•<br>*  | 20% coinsurance<br>•<br>*   |
| Hearing services                                      |  |   |
| Hearing Exam<br>Medicare Covered                      | \$20 copay<br>*  | \$30 copay<br>*   |
| Routine hearing exam                                  | \$0 copay<br>*   | \$0 copay<br>*  |
|   | 1 exam every year  | 1 exam every year   |
| Hearing Aids  |  |   |
| Hearing Aid<br>Fitting/Evaluation(s)                  | \$0 copay<br>*   | \$0 copay<br>*  |
|   | 1 fitting(s) / evaluation(s) every<br>year   | 1 fitting(s) / evaluation(s) every year   |

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|--------------------------------|---|---|
| Hearing aid allowance          | Up to a \$1,500 allowance for<br>both ears combined every year<br>for hearing aids.   | Up to a \$2,000 allowance for<br>both ears combined every year<br>for hearing aids.   |
| All types                      | \$0 copay<br>*  | \$0 copay<br>*  |
|                                | Limited to 2 hearing aid(s)<br>every year   | Limited to 2 hearing aid(s)<br>every year   |
| Additional Hearing Information | What you should know<br>Medicare covers diagnostic<br>hearing and balance exams if<br>your doctor or other health care<br>provider orders these tests to<br>see if you need medical<br>treatment. | What you should know<br>Medicare covers diagnostic<br>hearing and balance exams if<br>your doctor or other health care<br>provider orders these tests to<br>see if you need medical<br>treatment. |
| Dental services                |   |   |
| Preventive services            | \$0 copay<br>*  | \$0 copay<br>*  |
|                                | Cleanings 2 every year  | Cleanings 2 every year  |
|                                | Dental x-rays 1 every 12 to 36 months   | Dental x-rays 1 every 12 to 36 months   |
|                                | Oral exams 2 every year   | Oral exams 2 every year   |
| Fluoride Treatment             | \$0 copay<br>*  | \$0 copay<br>*  |
|                                | 1 every year  | 1 every year  |
| Comprehensive services         |   |   |
| Medicare Covered               | \$20 copay for each<br>Medicare-covered service.<br>*   | \$30 copay for each<br>Medicare-covered service.<br>*   |

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|--|---|---|
| Diagnostic Services  | \$0 copay<br>*  | \$0 copay<br>*  |
|  | 1 diagnostic service(s) every<br>year   | 1 diagnostic service(s) every<br>year   |
| Restorative Services   | \$0 copay<br>*  | \$0 copay<br>*  |
|  | 1 restorative service(s) every<br>12 to 84 months   | 1 restorative service(s) every<br>12 to 84 months.  |
| Endodontics/ Periodontics/<br>Extractions                              | \$0 copay<br>*  | \$0 copay<br>*  |
|  | 1 endodontic service(s) per<br>tooth<br>1 periodontic service(s) every 6<br>to 36 months<br>1 extraction(s) per tooth   | 1 endodontic service(s) per<br>tooth<br>1 periodontic service(s) every 6<br>to 36 months<br>1 extraction(s) per tooth                                     |
| Non-routine services   | \$0 copay<br>*  | \$0 copay<br>*  |
|  | 1 non-routine service(s) every<br>day to 60 months  | 1 non-routine service(s) every<br>day to 24 months  |
| Prosthodontics, Other<br>Oral/Maxillofacial Surgery,<br>Other Services | \$0 copay<br>*  | \$0 copay<br>*  |
| Ouler Services   | <ol> <li>Prosthodontic procedure<br/>every 12 to 84 months</li> <li>Oral Maxillofacial procedure<br/>every 12 to 60 months or per<br/>lifetime</li> <li>Other service every 6 to 60<br/>months</li> </ol> | <ol> <li>Prosthodontic procedure<br/>every 12 to 84 months</li> <li>Oral Maxillofacial procedure<br/>every 12 to 60 months or per<br/>lifetime</li> </ol> |

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|--|---|---|
| Additional Dental Information                          | What you should know:<br>This plan includes coverage of<br>preventive and comprehensive<br>services up to \$3,000.          | What you should know:<br>This plan includes coverage of<br>preventive and comprehensive<br>services up to \$2,000.          |
| Vision Services  |   |   |
| Eye Exam<br>Medicare Covered                           | \$0 copay (Medicare-covered<br>diabetic retinopathy screening)<br>\$20 copay (all other<br>Medicare-covered eye exams)<br>* | \$0 copay (Medicare-covered<br>diabetic retinopathy screening)<br>\$30 copay (all other<br>Medicare-covered eye exams)<br>* |
| Routine eye exam (Refraction)                          | \$0 copay<br>*  | \$0 copay<br>*  |
|  | 1 exam every year   | 1 exam every year   |
| Glaucoma screening                                     | \$0 copay for each<br>Medicare-covered service.   | \$0 copay for each<br>Medicare-covered service.   |
| Eyewear<br>Medicare Covered                            | \$0 copay<br>*  | \$0 copay<br>*  |
| Routine eyewear  |   |   |
| Contact lenses/Eyeglasses (lenses and frames)/Eyeglass | \$0 copay<br>Unlimited contacts every year  | \$0 copay<br>Unlimited contacts every year  |
| frames   | Unlimited glasses (lenses<br>and/or frames) every year  | Unlimited glasses (lenses<br>and/or frames) every year  |
| Eyewear allowance                                      | Up to a \$100 combined allowance every year.  | Up to a \$100 combined<br>allowance every year  |

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|--|--|--|
| Mental Health Services                 |  |  |
| Inpatient visit                        | <ul> <li>For each admission, you pay:</li> <li>\$237 copay per day for<br/>days 1 through 7</li> <li>\$0 copay per day for days 8<br/>through 90</li> </ul>            | <ul> <li>For each admission, you pay:</li> <li>\$250 copay per day for<br/>days 1 through 6</li> <li>\$0 copay per day for days 7<br/>through 90</li> </ul>            |
| Outpatient individual therapy visit    | \$25 copay<br>•<br>*   | \$25 copay<br>•<br>*   |
| Outpatient group therapy visit         | \$25 copay<br>•<br>*   | \$25 copay<br>•<br>*   |
| Skilled nursing facility (SNF)         | <ul> <li>For each benefit period, you pay:</li> <li>\$0 copay per day for days 1 through 20</li> <li>\$184 copay per day for days 21 through 100</li> <li>*</li> </ul> | <ul> <li>For each benefit period, you pay:</li> <li>\$0 copay per day for days 1 through 20</li> <li>\$184 copay per day for days 21 through 100</li> <li>*</li> </ul> |
| Therapy and Rehabilitation<br>Services |  |  |
| Physical Therapy                       | \$35 copay<br>•<br>*   | \$35 copay<br>•<br>*   |

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|--|---|---|
| Outpatient rehabilitation<br>services provided by an<br>occupational therapist | \$35 copay<br>•<br>*  | \$35 copay<br>•<br>*  |
| Pulmonary rehabilitation services  | \$30 copay<br>•<br>*  | \$30 copay<br>•<br>*  |
| Ambulance<br>Ground Ambulance  | \$225 copay<br>*  | \$235 copay<br>*  |
| Air Ambulance  | \$225 copay<br>*  | \$235 copay<br>*  |
| Transportation Services  | Up to 48 one-way trips every<br>year to plan-approved<br>health-related locations.<br>Mileage limits may apply.<br>\$0 copay (per one-way trip)<br>*  | Up to 24 one-way trips every<br>year to plan-approved<br>health-related locations.<br>Mileage limits may apply.<br>\$0 copay (per one-way trip)<br>*  |
|  | What you should know:<br>The first step to staying healthy<br>is getting to your doctor. That's<br>why we cover these shared<br>trips to plan approved health<br>care providers. We want to<br>make sure you get the care you<br>need, when you need it. Call<br>Customer Service 72 hours in<br>advance to reserve a ride for<br>your appointment. Mileage<br>limitations may apply. | What you should know:<br>The first step to staying healthy<br>is getting to your doctor. That's<br>why we cover these shared<br>trips to plan approved health<br>care providers. We want to<br>make sure you get the care you<br>need, when you need it. Call<br>Customer Service 72 hours in<br>advance to reserve a ride for<br>your appointment. Mileage<br>limitations may apply. |

|                       | Wellcare TexanPlus No<br>Premium (HMO)<br>H0174, Plan 011, 003 | Wellcare TexanPlus No<br>Premium (HMO)<br>H0174, Plan 002 |
|-----------------------|--|---|
| Medicare Part B Drugs |  |   |
| Chemotherapy drugs    | 20% coinsurance<br>*   | 20% coinsurance<br>*                                      |
| Other Part B drugs    | 20% coinsurance<br>*   | 20% coinsurance<br>*                                      |

| Prescription Drug<br>Coverage  | Wellcare TexanPlus No Premium<br>(HMO)<br>H0174, Plan 011, 003                                | Wellcare TexanPlus No Premium<br>(HMO)<br>H0174, Plan 002   |
|--|---|---|
| Stage 1: Annual Pres   | cription Deductible   |   |
| Deductible   | This plan has no deductible for Part D<br>covered drugs, this payment stage<br>doesn't apply. | \$200 for Tier 3 (Preferred Brand<br>Drugs), Tier 4 (Non-Preferred Drugs),<br>and Tier 5 (Speciality Tier) Part D<br>prescription drugs. For all other<br>covered drugs, you will not have to pay<br>any deductible and will start receiving<br>coverage immediately. |
| Stage 2: Initial Coverage (after you pay your deductible, if applicable) |   |   |

You pay the following until your total yearly drug costs reach \$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           | Preferred         | Standard           |
|--|-------------------|--------------------|-------------------|--------------------|
| Tier 1<br>(Preferred Generic<br>Drugs - includes<br>preferred generic<br>drugs and may<br>include some brand<br>drugs.)      | \$0 / \$0 copay   | \$0 / \$0 copay    | \$0 / \$0 copay   | \$0 / \$0 copay    |
| Tier 2<br>(Generic Drugs -<br>includes generic<br>drugs and may<br>include some brand<br>drugs.)                             | \$3 / \$9 copay   | \$8 / \$24 copay   | \$0 / \$0 copay   | \$5 / \$15 copay   |
| <b>Tier 3</b><br>(Preferred Brand<br>Drugs - includes<br>preferred brand<br>drugs and may<br>include some<br>generic drugs.) | \$25 / \$75 copay | \$35 / \$105 copay | \$25 / \$75 copay | \$35 / \$105 copay |

| Prescription Drug<br>Coverage   | Wellcare TexanPlus No Premium<br>(HMO)<br>H0174, Plan 011, 003 |                                    | Wellcare TexanPlus No Premium<br>(HMO)<br>H0174, Plan 002 |                                    |
|---|--|------------------------------------|---|------------------------------------|
|   | Preferred  | Standard                           | Preferred   | Standard                           |
| Tier 4<br>(Non-Preferred<br>Drugs - includes<br>non-preferred brand<br>and non-preferred<br>generic drugs.)   | \$80 / \$240 copay   | \$90 / \$270 copay                 | \$90 / \$270 copay  | \$100 / \$300<br>copay             |
| Tier 5<br>(Specialty Tier -<br>includes high cost<br>brand and generic<br>drugs. Drugs in this<br>tier are not eligible<br>for exceptions for<br>payment at a lower<br>tier.)   | 33% coinsurance<br>/ Not Available                             | 33% coinsurance<br>/ Not Available | 29% coinsurance<br>/ Not Available                        | 29% coinsurance<br>/ Not Available |
| Tier 6<br>(Select Care Drugs -<br>includes some<br>generic and brand<br>drugs commonly<br>used to treat specific<br>chronic conditions<br>or to prevent disease<br>(vaccines).) | \$0 / \$0 copay  | \$0 / \$0 copay                    | \$0 / \$0 copay   | \$0 / \$0 copay                    |

| Prescription Drug<br>Coverage   | Wellcare TexanPlus No Premium<br>(HMO)<br>H0174, Plan 011, 003 |                                    | Wellcare TexanPlus No Premium<br>(HMO)<br>H0174, Plan 002 |                                    |
|---|--|------------------------------------|---|------------------------------------|
| Stage 2: Initial Coverage (after you pay your deductible, if applicable) (Continued)  |  |                                    |   |                                    |
| Mail-order cost-sharii  | ng (30-day/90-day supj   | oly)                               |   |                                    |
|   | Preferred  | Standard                           | Preferred   | Standard                           |
| Tier 1<br>(Preferred Generic<br>Drugs - includes<br>preferred generic<br>drugs and may<br>include some brand<br>drugs.)   | \$0 / \$0 copay  | \$0 / \$0 copay                    | \$0 / \$0 copay   | \$0 / \$0 copay                    |
| Tier 2<br>(Generic Drugs -<br>includes generic<br>drugs and may<br>include some brand<br>drugs.)  | \$3 / \$0 copay  | \$8 / \$24 copay                   | \$0 / \$0 copay   | \$5 / \$15 copay                   |
| Tier 3<br>(Preferred Brand<br>Drugs - includes<br>preferred brand<br>drugs and may<br>include some<br>generic drugs.)   | \$25 / \$50 copay  | \$35 / \$105 copay                 | \$25 / \$50 copay   | \$35 / \$105 copay                 |
| Tier 4<br>(Non-Preferred<br>Drugs - includes<br>non-preferred brand<br>and non-preferred<br>generic drugs.)   | \$80 / \$160 copay   | \$90 / \$270 copay                 | \$90 / \$180 copay  | \$100 / \$300<br>copay             |
| Tier 5<br>(Specialty Tier -<br>includes high cost<br>brand and generic<br>drugs. Drugs in this<br>tier are not eligible<br>for exceptions for<br>payment at a lower<br>tier.) | 33% coinsurance<br>/ Not Available                             | 33% coinsurance<br>/ Not Available | 29% coinsurance<br>/ Not Available                        | 29% coinsurance<br>/ Not Available |

| Prescription Drug<br>Coverage   | Wellcare TexanPlus No Premium<br>(HMO)<br>H0174, Plan 011, 003   |                 | Wellcare TexanPlus No Premium<br>(HMO)<br>H0174, Plan 002  |                 |
|---|--|-----------------|--|-----------------|
|   | Preferred  | Standard        | Preferred  | Standard        |
| Tier 6<br>(Select Care Drugs -<br>includes some<br>generic and brand<br>drugs commonly<br>used to treat specific<br>chronic conditions<br>or to prevent disease<br>(vaccines).) | \$0 / \$0 copay  | \$0 / \$0 copay | \$0 / \$0 copay  | \$0 / \$0 copay |
| Stage 3: Coverage Gap   | ,  |                 |  |                 |
|   | After your total drug costs (including<br>what our plan has paid and what you<br>have paid) reach \$4,430, you will pay<br>no more than 25% coinsurance for<br>generic drugs or 25% coinsurance for<br>brand name drugs, for any drug tier<br>during the coverage gap.<br>During this stage, for Tier 1 and select<br>drugs on Tier 6, you pay your<br>copayment or coinsurance. Please see<br>your Formulary and Evidence of<br>Coverage for details regarding this<br>drug coverage. |                 | After your total drug costs (including<br>what our plan has paid and what you<br>have paid) reach \$4,430, you will pay<br>no more than 25% coinsurance for<br>generic drugs or 25% coinsurance for<br>brand name drugs, for any drug tier<br>during the coverage gap.<br>During this stage, for Tier 1 and select<br>drugs on Tier 6, you pay your<br>copayment or coinsurance. Please see<br>your Formulary and Evidence of<br>Coverage for details regarding this<br>drug coverage. |                 |
| Stage 4: Catastrophic   | Coverage   |                 |  |                 |
|   | <ul> <li>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:</li> <li>5% coinsurance, or</li> </ul>  |                 | <ul> <li>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:</li> <li>5% coinsurance, or</li> </ul>  |                 |
|   | • \$3.95 copay for generic (including<br>brand drugs treated as generic) and<br>a \$9.85 copay for all other drugs.  |                 | • \$3.95 copay for generic (including<br>brand drugs treated as generic) and<br>a \$9.85 copay for all other drugs.  |                 |

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.

|   | Wellcare TexanPlus No<br>Premium (HMO)<br>H0174, Plan 011, 003  | Wellcare TexanPlus No<br>Premium (HMO)<br>H0174, Plan 002   |
|---|---|---|
| Chiropractic Services<br>Medicare-covered | \$20 copay<br>•<br>*  | \$20 copay<br>•<br>*  |
| Acupuncture                               |   |   |
| Medicare-covered                          | \$0 copay for Medicare-covered<br>Acupuncture received in a PCP<br>office.<br>\$20 copay for<br>Medicare-covered Acupuncture<br>received in a Specialist office.<br>\$20 copay for<br>Medicare-covered Acupuncture<br>received in a Chiropractor<br>office. | \$0 copay for Medicare-covered<br>Acupuncture received in a PCP<br>office.<br>\$30 copay for<br>Medicare-covered Acupuncture<br>received in a Specialist office.<br>\$20 copay for<br>Medicare-covered Acupuncture<br>received in a Chiropractor<br>office. |
| Podiatry Services (Foot Care)             |   |   |
| Medicare Covered                          | \$20 copay<br>•<br>*  | \$30 copay<br>•<br>*  |
|   | What you should know:<br>Foot exams and treatments are<br>available if you have<br>diabetes-related nerve damage<br>and/or meet certain conditions.   | What you should know:<br>Foot exams and treatments are<br>available if you have<br>diabetes-related nerve damage<br>and/or meet certain conditions.   |

|                         | Wellcare TexanPlus No<br>Premium (HMO)<br>H0174, Plan 011, 003   | Wellcare TexanPlus No<br>Premium (HMO)<br>H0174, Plan 002   |  |
|-------------------------|--|---|--|
| Virtual Visits          | Our plan offers 24 hours per day, 7 days per week virtual visit<br>access to board certified doctors via Teladoc to help address a<br>wide variety of health concerns/questions. Covered services<br>include general medical, behavioral health, dermatology, and<br>more. |   |  |
|                         | 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.                                      |   |  |
| Home health agency care | \$0 copay<br>•<br>*  | \$0 copay<br>•<br>*   |  |
| Meals                   |  |   |  |
| Post-Acute Meals        | <ul> <li>\$0 copay for each post-acute meal</li> <li>What you should know:</li> <li>You pay nothing for post-acute meals immediately following an Inpatient hospital stay to aid in recovery with a maximum of</li> </ul>  | <ul> <li>\$0 copay for each post-acute meal</li> <li>What you should know:</li> <li>You pay nothing for post-acute meals immediately following an Inpatient hospital stay to aid</li> </ul> |  |
|                         | 3 meals per day for up to 14 days.   | in recovery with a maximum of<br>3 meals per day for up to 14<br>days.  |  |

|  | Wellcare TexanPlus No<br>Premium (HMO)<br>H0174, Plan 011, 003   | Wellcare TexanPlus No<br>Premium (HMO)<br>H0174, Plan 002  |
|--|--|--|
| Chronic Meals  | \$0 copay for each chronic meal<br>•<br>What you should know:<br>You pay nothing for home<br>delivered meals as part of a<br>supervised program designed<br>to transition members with<br>chronic conditions to lifestyle<br>modifications. Members<br>receive 3 meals per day for up<br>to 28 days per month, for a<br>maximum of 84 meals. The<br>benefit can be received for up<br>to 3 months. | \$0 copay for each chronic meal<br>•<br>What you should know:<br>You pay nothing for home<br>delivered meals as part of a<br>supervised program designed<br>to transition members with<br>chronic conditions to lifestyle<br>modifications. Members<br>receive 3 meals per day for up<br>to 28 days per month, for a<br>maximum of 84 meals. The<br>benefit can be received for up<br>to 3 months. |
| Medical Equipment/Supplies<br>Durable Medical Equipment<br>(DME) | 20% coinsurance<br>*   | 20% coinsurance<br>*   |
| Prosthetics  | 20% coinsurance<br>*   | 20% coinsurance  |
| Diabetic supplies  | \$0 copay<br>*   | \$0 copay<br>*   |
| Diabetic therapeutic shoes or inserts                            | 20% coinsurance<br>*   | 20% coinsurance<br>*   |
| Opioid treatment program<br>services                             | \$20 copay<br>•<br>*   | \$30 copay<br>•<br>*   |

|                              | Wellcare TexanPlus No<br>Premium (HMO)<br>H0174, Plan 011, 003   | Wellcare TexanPlus No<br>Premium (HMO)<br>H0174, Plan 002  |
|------------------------------|--|--|
| Over-the-Counter (OTC) Items | \$0 copay<br>The maximum total benefit is<br>\$55 every three months   | \$0 copay<br>The maximum total benefit is<br>\$85 every three months   |
|                              | What you should know:<br>Members may purchase<br>eligible items from<br>participating locations or<br>through the plan's catalog for<br>delivery to their home.  | What you should know:<br>Members may purchase<br>eligible items from<br>participating locations or<br>through the plan's catalog for<br>delivery to their home.  |
| Wellness Programs            | For a detailed list of wellness<br>program benefits offered,<br>please refer to the Evidence of<br>Coverage.   | For a detailed list of wellness<br>program benefits offered,<br>please refer to the Evidence of<br>Coverage.   |
| Fitness                      | \$0 copay<br>Coverage includes: Activity<br>Tracker and Physical Fitness   | \$0 copay<br>Coverage includes: Activity<br>Tracker and Physical Fitness   |
|                              | What you should know:  | What you should know:  |
|                              | This benefit covers an annual<br>membership at a participating<br>health club or fitness center.<br>For members who do not live<br>near a participating fitness<br>center and/or prefer to exercise<br>at home, members can choose<br>from available exercise<br>programs to be shipped to them<br>at no cost. A Fitbit or Garmin<br>fitness tracker may be selected<br>as part of a home fitness kit. | This benefit covers an annual<br>membership at a participating<br>health club or fitness center.<br>For members who do not live<br>near a participating fitness<br>center and/or prefer to exercise<br>at home, members can choose<br>from available exercise<br>programs to be shipped to them<br>at no cost. A Fitbit or Garmin<br>fitness tracker may be selected<br>as part of a home fitness kit. |

|  | Wellcare TexanPlus No<br>Premium (HMO)<br>H0174, Plan 011, 003   | Wellcare TexanPlus No<br>Premium (HMO)<br>H0174, Plan 002  |
|--|--|--|
| Additional sessions of smoking<br>and tobacco cessation<br>counseling  | \$0 copay<br>Limited to 5 visit(s) every year  | \$0 copay<br>Limited to 5 visit(s) every year  |
| Additional Routine Annual<br>Physical  | \$0 copay<br>What you should know:<br>Wellness programs are a great<br>way to maintain your health.<br>Whether it's an extra checkup<br>during the year or you just have<br>a simple health question, we<br>are here as your partner in<br>health. | \$0 copay<br>What you should know:<br>Wellness programs are a great<br>way to maintain your health.<br>Whether it's an extra checkup<br>during the year or you just have<br>a simple health question, we<br>are here as your partner in<br>health. |
| 24-Hour Nurse Advice Line  | \$0 copay  | \$0 copay  |
| <b>Special Supplemental Benefits for</b><br><b>Chronically III (SSBCI)</b><br>To qualify for these benefits you<br>must meet specific criteria,<br>including having a qualifying<br>chronic condition and determined to<br>be eligible for high-risk care<br>management. For a complete list of<br>eligibility criteria, please see the<br>Evidence of Coverage. | Special supplemental benefits<br>for the chronically ill are not<br>covered  | Utility Flex Card: You pay \$0<br>copay<br>Plan covers up to \$50 per<br>month to help cover the cost of<br>utilities for your home.<br>Limitations apply.<br>Referral may be required<br>*  |
| Flex Card  | Not covered  | \$500 yearly benefit   |
|  |  | What you should know:  |
|  |  | The Flex Card benefit is a debit<br>card that may be used to reduce<br>out of pocket costs at a dental,<br>vision or hearing providers that<br>accepts the card carrier.   |

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:如果您説中文,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 <u>www.wellcare.com/medicare</u> 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 <u>www.wellcare.com/medicare</u>

#### 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.

