

Wellcare Dual Access Open (PPO D-SNP) *offered by Celtic Insurance Company*

Annual Notice of Changes for 2024

You are currently enrolled as a member of Wellcare Dual Access Open (PPO D-SNP). Next year, there will be changes to the plan's costs and benefits. *Please see page 4 for a Summary of Important Costs, including Premium.*

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at www.wellcare.com/allwellPA. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

What to do now

1. ASK: Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
 - Review the changes to Medical care costs (doctor, hospital).
 - Review the changes to our drug coverage, including authorization requirements and costs.
 - Think about how much you will spend on premiums, deductibles, and cost sharing.
- Check the changes in the 2024 "Drug List" to make sure the drugs you currently take are still covered.
- Check to see if your primary care doctors, specialists, hospitals and other providers, including pharmacies will be in our network next year.
- Think about whether you are happy with our plan.

2. COMPARE: Learn about other plan choices

- Check coverage and costs of plans in your area. Use the Medicare Plan Finder at www.medicare.gov/plan-compare website or review the list in the back of your *Medicare & You 2024* handbook.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

3. CHOOSE: Decide whether you want to change your plan

- If you don't join another plan by December 7, 2023, you will stay in Wellcare Dual Access Open (PPO D-SNP).
- To **change to a different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2024**. This will end your enrollment with Wellcare Dual Access Open (PPO D-SNP).
- Look in Section 3, page 23 to learn more about your choices.
- If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

Additional Resources

- Please contact our Member Services number at 1-844-796-6811 for additional information. (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.. This call is free.
- We must provide information in a way that works for you (in languages other than English, in braille, in audio, in large print, or other alternate formats, etc.). Please call Member Services if you need plan information in another format.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About Wellcare Dual Access Open (PPO D-SNP)

- Wellcare is the Medicare brand for Centene Corporation, an HMO, PPO, PFFS, PDP plan with a Medicare contract and is an approved Part D Sponsor. Our D-SNP plans have a contract with the state Medicaid program. Enrollment in our plans depends on contract renewal.
 - When this document says “we,” “us,” or “our,” it means Celtic Insurance Company. When it says “plan” or “our plan,” it means Wellcare Dual Access Open (PPO D-SNP).
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Summary of Important Costs for 2024

The table below compares the 2023 costs and 2024 costs for Wellcare Dual Access Open (PPO D-SNP) in several important areas. **Please note this is only a summary of costs.** If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0 for your deductible, doctor office visits, and inpatient hospital stays.

Cost	2023 (this year)	2024 (next year)
<p>Monthly plan premium*</p> <p>* Your premium may be higher than this amount. See Section 1.1 for details.</p>	\$0	\$0
<p>Deductible</p> <p>If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay \$0. However, out-of-network providers that are not enrolled in your state Medicaid may charge a deductible amount depending on your Medicaid eligibility category.</p>	\$0 or \$226	<p>\$0 or \$226 except for insulin furnished through an item of durable medical equipment.</p> <p>This is the 2023 Medicare-defined amount and may change in 2024. Please contact Member Services for more information.</p>
<p>Doctor office visits</p>	<p>In-Network:</p> <p>Primary care visits: \$0 copay per visit</p> <p>Specialist visits: \$0 copay per visit</p>	<p>In-Network:</p> <p>Primary care visits: \$0 copay per visit</p> <p>Specialist visits: \$0 copay per visit</p>

Cost	2023 (this year)	2024 (next year)
	<p>Out-of-Network:</p> <p>Primary care visits: \$0 or 20% of the total cost per visit</p> <p>Specialist visits: \$0 or 20% of the total cost per visit</p>	<p>Out-of-Network:</p> <p>Primary care visits: \$0 or 20% of the total cost per visit</p> <p>Specialist visits: \$0 or 20% of the total cost per visit</p>
<p>Inpatient hospital stays</p>	<p>For covered admissions, per admission:</p> <p>In-Network: \$0 copay for each covered hospital stay.</p> <p>Out-of-Network: \$0 or \$1,825 copay for each covered hospital stay.</p>	<p>For covered admissions, per admission:</p> <p>In-Network: \$0 copay for each covered hospital stay.</p> <p>Out-of-Network: \$0 or \$1,825 copay for each covered hospital stay.</p>
<p>Part D prescription drug coverage (See Section 1.5 for details.)</p>	<p>Deductible: \$0</p> <p>Copayment during the Initial Coverage Stage:</p> <p>You pay a \$0 copay for all covered Part D drugs.</p> <p>Catastrophic Coverage: During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.</p>	<p>Deductible: \$0</p> <p>Copayment during the Initial Coverage Stage:</p> <p>You pay a \$0 copay for all covered Part D drugs.</p> <p>Catastrophic Coverage: During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.</p>

Cost	2023 (this year)	2024 (next year)
<p>Maximum out-of-pocket amounts</p> <p>This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services.</p> <p>(See Section 1.2 for details.)</p>	<p>From network providers: \$8,300</p> <p>From network and out-of-network providers combined: \$12,450</p> <p>You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services received in-network. However, depending on your Medicaid eligibility category, out-of-network providers that are not enrolled in your state Medicaid may charge out-of-pocket cost-sharing that would apply to your maximum out-of-pocket.</p>	<p>From network providers: \$8,850</p> <p>From network and out-of-network providers combined: \$13,300</p> <p>You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services received in-network. However, depending on your Medicaid eligibility category, out-of-network providers that are not enrolled in your state Medicaid may charge out-of-pocket cost-sharing that would apply to your maximum out-of-pocket.</p>

SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 – Changes to the Monthly Premium

Cost	2023 (this year)	2024 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium unless it is paid for you by Medicaid.)	\$0	\$0

Section 1.2 – Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay out-of-pocket for the year. This limit is called the maximum out-of-pocket amount. Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Cost	2023 (this year)	2024 (next year)
In-network maximum out-of-pocket amount Because our members also get assistance from Medicaid, very few members ever reach this out-of-pocket maximum. You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services. Your costs for covered medical services (such as copays and deductibles) count toward your maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$8,300	\$8,850 Once you have paid \$8,850 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network providers for the rest of the calendar year.

Cost	2023 (this year)	2024 (next year)
<p>Combined maximum out-of-pocket amount</p> <p>You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services received in-network. However, depending on your Medicaid eligibility category, out-of-network providers that are not enrolled in your state Medicaid may charge out-of-pocket cost-sharing that would apply to your maximum out-of-pocket.</p> <p>Your costs for covered medical services (such as copays and deductibles) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.</p>	<p>\$12,450</p>	<p style="text-align: center;">\$13,300</p> <p>Once you have paid \$13,300 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services from network and out-of-network providers for the rest of the calendar year.</p>

Section 1.3 – Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at www.wellcare.com/allwellPA. You may also call Member Services for updated provider and/or pharmacy information or to ask us to mail you a directory, which we will mail within three business days.

There are changes to our network of providers for next year. **Please review the 2024 *Provider & Pharmacy Directory* to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2024 *Provider & Pharmacy Directory* to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers), and pharmacies that are a part of your plan during the year. If a mid-year change in our providers affects you, please contact Member Services so we may assist.

Section 1.4 – Changes to Benefits and Costs for Medical Services

Please note that the *Annual Notice of Changes* tells you about changes to your Medicare benefits and costs.

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

Cost	2023 (this year)	2024 (next year)
Prior Authorizations	The following in-network benefits have a change in prior authorization requirements.	
	<ul style="list-style-type: none"> Outpatient hospital observation may require prior authorization. 	<ul style="list-style-type: none"> Outpatient hospital observation do(es) <u>not</u> require prior authorization.
Referrals	The following in-network benefits have a change in referral requirements.	
	<ul style="list-style-type: none"> Meal benefit do(es) <u>not</u> require a referral. 	<ul style="list-style-type: none"> Meal benefit may require a referral.
Dental services - Comprehensive dental services	Your plan has up to a \$3,000 allowance for all in-network and out-of-network covered comprehensive dental services every year.	Your plan has up to a \$5,000 allowance for all in-network and out-of-network covered comprehensive dental services every year.
Dental services - Comprehensive dental services - Endodontics	Limited to 1 endodontic service(s) per tooth.	Once per tooth or once per tooth per lifetime depending on type of service.
Dental services - Comprehensive dental services - Restorative Services	Limited to 1 restorative service(s) every 12 to 84 months depending on type of service.	Limited to 1 restorative service(s) every 12 to 84 months per tooth depending on type of service.

Cost	2023 (this year)	2024 (next year)
<p>Diabetes self-management training</p>	<p>Out-of-Network You pay a \$0 copay for each Medicare-covered service.</p>	<p>Out-of-Network You pay \$0 or 20% of the total cost for each Medicare-covered service. If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>
<p>Emergency care - Worldwide emergency coverage</p>	<p>You pay a \$95 copay for each covered service. Copayment is <u>not</u> waived if admitted to the hospital.</p>	<p>You pay a \$100 copay for each covered service. Copayment is <u>not</u> waived if admitted to the hospital.</p>
<p>Flex Card</p>	<p>You receive \$500 on your Flex Card. The debit card is prepaid by the plan for covered dental, vision, or hearing services. Please refer to your Evidence of Coverage for more information.</p>	<p>The debit Flex Card is now covered under Wellcare Spendables™. Please see the Wellcare Spendables™ section in this chart for more information.</p>
<p>Healthy Foods Card Medicare approved Wellcare to provide these benefits as part of the Value-Based Insurance Design program. This program lets Medicare try new ways to improve Medicare Advantage plans.</p>	<p>You receive an allowance of \$25 every month to spend on eligible grocery products at participating retailers. This allowance does not carry over to the next month.</p>	<p>Healthy Foods Card is now covered under Wellcare Spendables™. Please see the Wellcare Spendables™ section in this chart for more information.</p>

Cost	2023 (this year)	2024 (next year)
<p>Medicare Part B prescription drugs - Chemotherapy/Radiation drugs</p>	<p>Out-of-Network You pay \$0 or 20% of the total cost for each Medicare-covered service. If you are eligible for full Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	<p>Out-of-Network You pay \$0 or 20% of the total cost for each Medicare-covered service. Certain Part B rebatable drugs may be subject to a lower coinsurance than the amount shown above. The list of Part B rebatable drugs that are subject to a lower coinsurance is published by the Centers for Medicare & Medicaid Services (CMS) and may change quarterly. If you are eligible for full Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>
<p>Medicare Part B prescription drugs - Insulin drugs</p>	<p>Out-of-Network You pay \$0 or 20% of the total cost for Medicare-covered Part B insulin drugs. If you are eligible for full Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	<p>Out-of-Network You pay \$0 or \$35 copay for Medicare-covered Part B insulin drugs. If you are eligible for full Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>

Cost	2023 (this year)	2024 (next year)
<p>Medicare Part B prescription drugs- Part B drugs</p>	<p>Out-of-Network You pay \$0 or 20% of the total cost for each Medicare-covered service. Medicare-covered Part B drugs may be subject to Step Therapy requirements. If you are eligible for full Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	<p>Out-of-Network You pay 0% of the total cost for Medicare-covered Part B allergy antigens. You pay \$0 or 20% of the total cost for all other Medicare-covered Part B drugs. Certain Part B rebatable drugs may be subject to a lower coinsurance than the amount shown above. The list of Part B rebatable drugs that are subject to a lower coinsurance is published by the Centers for Medicare & Medicaid Services (CMS) and may change quarterly. Medicare-covered Part B drugs may be subject to Step Therapy requirements. If you are eligible for full Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>
<p>Outpatient mental health care - Non-psychiatric services - Group sessions</p>	<p>In-Network You pay a \$0 copay for each Medicare-covered Group Session. Counseling services for grief, marriage and relationships, conflict resolution and coping with life changes are <u>not</u> covered.</p>	<p>In-Network You pay a \$0 copay for each Medicare-covered Group Session. Counseling services for grief, marriage and relationships, conflict resolution and coping with life changes are covered.</p>

Cost	2023 (this year)	2024 (next year)
<p>Outpatient mental health care - Non-psychiatric services - Group sessions</p>	<p>Out-of-Network You pay \$0 or 20% of the total cost for each Medicare-covered Group Session. Counseling services for grief, marriage and relationships, conflict resolution and coping with life changes are <u>not</u> covered. If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	<p>Out-of-Network You pay \$0 or 20% of the total cost for each Medicare-covered Group Session. Counseling services for grief, marriage and relationships, conflict resolution and coping with life changes are covered. If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>
<p>Outpatient mental health care - Non-psychiatric services - Individual sessions</p>	<p>In-Network You pay a \$0 copay for each Medicare-covered Individual Session. Counseling services for grief, marriage and relationships, conflict resolution and coping with life changes are <u>not</u> covered.</p>	<p>In-Network You pay a \$0 copay for each Medicare-covered Individual Session. Counseling services for grief, marriage and relationships, conflict resolution and coping with life changes are covered.</p>
<p>Outpatient mental health care - Non-psychiatric services - Individual sessions</p>	<p>Out-of-Network You pay \$0 or 20% of the total cost for each Medicare-covered Individual Session. Counseling services for grief, marriage and relationships, conflict resolution and coping with life changes are <u>not</u> covered. If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	<p>Out-of-Network You pay \$0 or 20% of the total cost for each Medicare-covered Individual Session. Counseling services for grief, marriage and relationships, conflict resolution and coping with life changes are covered. If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>

Cost	2023 (this year)	2024 (next year)
<p>Over-the-counter benefit</p>	<p>You pay a \$0 copay. You receive a benefit of \$150 every quarter to spend on eligible over-the-counter (OTC) products via mail order or at participating retailers. This benefit does <u>not</u> carry over to the next period.</p>	<p>Over-the-counter items are now covered under Wellcare Spendables™. Please see the Wellcare Spendables™ section in this chart for more information.</p>
<p>Skilled nursing facility (SNF) care</p>	<p>For Medicare-covered admissions, per admission:</p> <p>Out-of-Network You pay a \$0 or a \$0 copay per day, for days 1 to 20 and a \$196 copay per day, for days 21 to 100 for Medicare-covered skilled nursing facility care. Beyond day 100: You are responsible for all costs. If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	<p>For Medicare-covered admission per admission:</p> <p>Out-of-Network You pay a \$0 or a \$0 copay per day, for days 1 to 20 and a \$203 copay per day, for days 21 to 100 for Medicare-covered skilled nursing facility care. Beyond day 100: You are responsible for all costs. If you are eligible for full Medicare cost sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>
<p>Special Supplemental Benefits for Chronically Ill (SSBCI) - Non-Medical Transportation</p> <p>Benefits mentioned may be a part of Special Supplemental Benefits for the Chronically Ill. Not all members will qualify. You must meet eligibility guidelines for the following plan benefits.</p>	<p>Non-Medical Transportation: You pay a \$0 copay. If eligible, you may receive up to 24 non-medical one-way trips every year to plan approved locations. Please note you must use the plan's contracted vendor in order for this service to be covered.</p>	<p>Non-Medical Transportation is <u>not</u> covered.</p>

Cost	2023 (this year)	2024 (next year)
<p>Special Supplemental Benefits for Chronically Ill (SSBCI) - Robotic Companion Pet</p> <p>Benefits mentioned may be a part of Special Supplemental Benefits for the Chronically Ill. Not all members will qualify. You must meet eligibility guidelines for the following plan benefits.</p>	<p>Robotic Companion Pet: You pay a \$0 copay. If eligible, you may receive an interactive companion cat or dog from the plan's contracted vendor. Type of pet is subject to availability. Benefit is limited to one pet per member per year.</p>	<p>Robotic companion pet is <u>not</u> covered.</p>
<p>Non-Emergency Medical Transportation</p>	<p>In-Network You pay a \$0 copay for 36 one-way non-emergency trips within our service area every year for in-network and out-of-network combined.</p> <p>Rides (also called "trips") are limited to 75 miles one-way. For routine care, call up to 1 month and at least 3 days in advance. Same day rides are subject to availability. A trip is considered one-way transportation by taxi, van, or rideshare services to a healthcare location.</p>	<p>In-Network You pay a \$0 copay for 36 one-way non-emergency trips within our service area every year for in-network and out-of-network combined.</p> <p>Rides (also called "trips") are limited to 75 miles one-way and up to 4 one-way trips per day. For routine care, call up to 1 month and at least 3 days in advance. Same day rides are subject to availability. A trip is considered one-way transportation by taxi, van, or rideshare services to a healthcare location.</p>

Cost	2023 (this year)	2024 (next year)
<p>Non-Emergency Medical Transportation</p>	<p>Out-of-Network You pay 75% of the total cost for 36 one-way non-emergency trips within our service area every year for in-network and out-of-network combined. Rides (also called "trips") are limited to 75 miles one-way. For routine care, call up to 1 month and at least 3 days in advance. Same day rides are subject to availability. A trip is considered one-way transportation by taxi, van, or rideshare services to a healthcare location.</p>	<p>Out-of-Network You pay 75% of the total cost for 36 one-way non-emergency trips within our service area every year for in-network and out-of-network combined. Rides (also called "trips") are limited to 75 miles one-way and up to 4 one-way trips per day. For routine care, call up to 1 month and at least 3 days in advance. Same day rides are subject to availability. A trip is considered one-way transportation by taxi, van, or rideshare services to a healthcare location.</p>
<p>Urgently needed services - Worldwide urgent care coverage</p>	<p>You pay a \$95 copay for each covered service. Copayment is <u>not</u> waived if you are admitted to a hospital.</p>	<p>You pay a \$100 copay for each covered service. Copayment is <u>not</u> waived if you are admitted to a hospital.</p>
<p>Vision care - Additional routine eyewear</p>	<p>Up to a \$200 combined credit every year for all additional eyewear.</p>	<p>Up to a \$300 combined credit every year for all additional eyewear.</p>

Cost	2023 (this year)	2024 (next year)
<p>Wellcare Spendables™</p>	<p>The Wellcare Spendables™ card is <u>not</u> covered.</p>	<p>You pay a \$0 copay. You receive a \$66 monthly allowance to be used towards any of the benefits described below. The allowance will be automatically loaded onto your Wellcare Spendables™ card at the beginning of each month. Any unused allowance amount will roll over into the next month and will expire at the end of every year. The maximum benefit is \$792 every year.</p> <p>You can use the amount on this card for any of the following as you best see fit for your needs if it does not exceed the maximum balance on the card.</p> <p>Dental, Vision and Hearing You can use your Wellcare Spendables™ card allowance to reduce your out-of-pocket expenses for any dental, vision, and/or hearing services covered by the plan.</p> <p>Over-the-Counter items (OTC) You can use your Wellcare Spendables™ card on plan-approved over-the-counter items. Your card can be used at participating retail locations, online or via mobile app for home delivery.</p> <p>Medicare approved Wellcare to provide the following benefits as part of the Value-Based Insurance Design program. This program lets Medicare try</p>

Cost	2023 (this year)	2024 (next year)
		<p>new ways to improve Medicare Advantage plans.</p> <p>Because your plan participates in the Value-Based Insurance Design Program, you can also use your Wellcare Spendables™ allowance towards any of the benefits below:</p> <p>Gas (pay at the pump) You can use your Wellcare Spendables™ card to pay for gas directly at the pump. The card cannot be used to pay in-person at the cash register. Your card can only be used to pump gas up to the available allowance amount.</p> <p>Healthy Food You can use your Wellcare Spendables™ card to help pay for approved healthy and nutritious foods and produce at participating retailers. Prepared meals are available for order via the online portal. The allowance cannot be used to buy tobacco or alcohol. Approved items include:</p> <ul style="list-style-type: none"> • Meat and poultry • Fruits and vegetables • Nutritional drinks • And more

Cost	2023 (this year)	2024 (next year)
		<p>Utility Assistance You can use your Wellcare Spendables™ card to help pay for plan-approved utilities for your home including:</p> <ul style="list-style-type: none"> • Electric, gas, sanitary/trash, and water utilities services • Landline and cell phone service • Internet Service • Cable TV (excluding streaming services) • Certain petroleum expenses, such as home heating oil <p>Rent Assistance You can use your Wellcare Spendables™ card to help with the cost of rent for your home.</p>

Section 1.5 – Changes to Part D Prescription Drug Coverage

Changes to Our "Drug List"

Our list of covered drugs is called a Formulary or “Drug List.” A copy of our "Drug List" is provided electronically.

We made changes to our "Drug List," which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs or moving them to a different cost-sharing tier. **Review the “Drug List” to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

Most of the changes in the "Drug List" are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules. For instance, we can immediately remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer. We update our online "Drug List" to provide the most up to date list of drugs.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your Evidence of Coverage and talk to your doctor to find out your options, such as

asking for a temporary supply, applying for an exception and/or working to find a new drug. You can also contact Member Services for more information.

Changes to Prescription Drug Costs

There are four **drug payment stages**. The information below shows the changes to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage.)

Changes to the Deductible Stage

Stage	2023 (this year)	2024 (next year)
Stage 1: Yearly Deductible Stage	Because we have no deductible, this payment stage does not apply to you.	Because we have no deductible, this payment stage does not apply to you.

Changes to Your Cost Sharing in the Initial Coverage Stage

Stage	2023 (this year)	2024 (next year)
<p>Stage 2: Initial Coverage Stage</p> <p>During this stage, the plan pays its share of the cost of your drugs, and you pay your share of the cost.</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost sharing. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6 of your <i>Evidence of Coverage</i>.</p> <p>Most adult Part D vaccines are covered at no cost to you.</p> <p>Medicare approved Wellcare to provide lower copayments/co-insurance as part of the Value-Based Insurance Design program. This program lets Medicare try new ways to improve Medicare Advantage plans. For more information about VBID benefits, please contact Member Services.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>You pay a \$0 copay per prescription for all covered Part D drugs.</p> <hr/> <p>Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>You pay a \$0 copay per prescription for all covered Part D drugs.</p> <hr/> <p>Once your total drug costs have reached \$5,030, you will move to the next stage (the Coverage Gap Stage).</p>

Changes to the Coverage Gap and Catastrophic Coverage Stages

The other two drug coverage stages – the Coverage Gap Stage and the Catastrophic Coverage Stage – are for people with high drug costs. **Most members do not reach the Coverage Gap Stage or the Catastrophic Coverage Stage.**

Beginning in 2024, if you reach the Catastrophic Coverage Stage, you pay nothing for covered Part D drugs.

For specific information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

SECTION 2 Administrative Changes

The information in the Administrative Changes grid below reflects year over year changes to your plan that do not directly impact benefits or cost-shares.

Description	2023 (this year)	2024 (next year)
<p>Pharmacy Benefit Manager (PBM) Change</p> <p>Wellcare partners with a Pharmacy Benefit Manager (PBM) to administer our pharmacy benefit. Our PBM partner for the 2024 plan year is changing to Express Scripts®. You will receive an updated Wellcare ID card. Please begin using your updated ID card on 1/1/24.</p> <p>To ensure your pharmacy has your most up to date information, please show your new Wellcare ID card when you fill a prescription for the first time on or after 1/1/24.</p> <p>If you don't have your new ID card with you when you fill your prescription, ask the pharmacy to call the plan to obtain the necessary information.</p> <p>If the pharmacy is not able to obtain the necessary information, you may have to pay the full cost of the prescription when you pick it up and then submit for reimbursement.</p>	<p>CVS Caremark</p>	<p>Express Scripts®</p>

	2023 (this year)	2024 (next year)
Member Materials	Your materials, such as your Evidence of Coverage (EOC), do not reflect that depending on your level of Medicaid coverage you may have a cost-share if you use an out-of-network provider.	Your materials, such as your Evidence of Coverage (EOC), reflect that depending on your level of Medicaid coverage you may have a cost-share if you use an out-of-network provider.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in Wellcare Dual Access Open (PPO D-SNP)

To stay in our plan, you don't need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our Wellcare Dual Access Open (PPO D-SNP).

Section 3.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 2024 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,
- -- *OR*-- You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder (www.medicare.gov/plan-compare), read the *Medicare & You 2024* handbook, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Wellcare Dual Access Open (PPO D-SNP).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Wellcare Dual Access Open (PPO D-SNP).
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact Member Services if you need more information on how to do so.

- – *or* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

If you switch to Original Medicare and do **not** enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan unless you have opted out of automatic enrollment.

SECTION 4 Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2024.

Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. Examples include people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area.

Because you have Pennsylvania Medical Assistance (Medicaid), you may be able to end your membership in our plan or switch to a different plan one time during each of the following **Special Enrollment Periods**:

- January to March
- April to June
- July to September

If you enrolled in a Medicare Advantage plan for January 1, 2024, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2024.

If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

SECTION 5 Programs That Offer Free Counseling about Medicare and Medicaid

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Pennsylvania, the SHIP is called Pennsylvania Medicare Education and Decision Insight, or PA MEDI.

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Pennsylvania Medicare Education and Decision Insight, or PA MEDI, counselors can help you with your Medicare questions or problems. They can help you understand your

Medicare plan choices and answer questions about switching plans. You can call Pennsylvania Medicare Education and Decision Insight, or PA MEDI. at 1-800-783-7067 (TTY users should call 711). You can learn more about Pennsylvania Medicare Education and Decision Insight, or PA MEDI. by visiting their website (<https://www.aging.pa.gov/aging-services/medicare-counseling/Pages/default.aspx>).

For questions about your Pennsylvania Medical Assistance (Medicaid) benefits, contact Pennsylvania Medical Assistance (Medicaid) at 1-800-692-7462 (TTY 1-800-451-5886) 8 a.m. - 4:30 p.m. ET, Monday - Friday. Ask how joining another plan or returning to Original Medicare affects how you get your Pennsylvania Medical Assistance (Medicaid) coverage.

SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **“Extra Help” from Medicare.** Because you have Medicaid, you are already enrolled in “Extra Help”, also called the Low-Income Subsidy. “Extra Help” pays some of your prescription drug premiums, annual deductibles and coinsurance. Because you qualify, you do not have a coverage gap or late enrollment penalty. If you have questions about “Extra Help”, call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
 - Your State Medicaid Office (applications).
- **Help from your state’s pharmaceutical assistance program.** Pennsylvania has a program called Pennsylvania's Prescription Assistance Programs (PACE and PACENET) that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program.
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Pennsylvania Special Pharmaceutical Benefits Program (SPBP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the Pennsylvania Special Pharmaceutical Benefits Program (SPBP), 1-800-922-9384 (TTY 711) from 8 a.m. - 5 p.m. local time, Monday - Friday.

SECTION 7 Questions?

Section 7.1 – Getting Help from Wellcare Dual Access Open (PPO D-SNP)

Questions? We're here to help. Please call Member Services at 1-844-796-6811. (TTY only, call 711). We are available for phone calls. 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. Calls to these numbers are free.

Read your 2024 Evidence of Coverage (it has details about next year's benefits and costs)

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2024. For details, look in the *2024 Evidence of Coverage* for Wellcare Dual Access Open (PPO D-SNP). The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at www.wellcare.com/allwellPA. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at www.wellcare.com/allwellPA. As a reminder, our website has the most up-to-date information about our provider network (*Provider & Pharmacy Directory*) and our *List of Covered Drugs (Formulary/"Drug List")*.

Section 7.2 – Getting Help from Medicare

To get information directly from Medicare:

Call 1-800-MEDICARE (1-800-633-4227)

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Visit the Medicare Website

Visit the Medicare website (www.medicare.gov). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to www.medicare.gov/plan-compare.

Read Medicare & You 2024

Read the *Medicare & You 2024* handbook. Every fall, this document is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this document, you can get it at the Medicare website (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) or 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.

Section 7.3 – Getting Help from Medicaid

To get information from Medicaid you can call Pennsylvania Medical Assistance (Medicaid) at 1-800-692-7462. TTY users should call 1-800-451-5886 from 8 a.m. - 4:30 p.m. ET, Monday - Friday.

Multi-Language Insert
Multi-language Interpreter Services

Form Approved
OMB# 0938-1421

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at the plan numbers on the following pages. Someone who speaks English/Language can help you. This is a free service.

Spanish: Contamos con los servicios gratuitos de un intérprete para responder las preguntas que tenga sobre nuestro plan de salud o de medicamentos. Para solicitar un intérprete, simplemente llámenos a los números del plan que figuran en las siguientes páginas. Alguien que habla español puede ayudarle. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的口译服务，可解答您对我们的健康或药物计划的有关疑问。如需译员，请拨打以下页面上的计划号码联系我们。您将获得讲汉语普通话的译员的帮助。这是一项免费服务。

Chinese Cantonese: 我們提供免費的口譯服務，可解答您對我們的健康或藥物計劃可能有的任何疑問。如需口譯員服務，請致電下頁的計劃電話號碼。會說廣東話的人員可以幫助您。此為免費服務。

Tagalog: May mga libre kaming serbisyo ng interpreter para sagutin ang anumang posible ninyong tanong tungkol sa aming planong pangkalusugan o plano sa gamot. Para kumuha ng interpreter, tawagan lang kami sa mga numero ng plano na nasa mga sumusunod na pahina. May makakatulong sa inyo na nagsasalita ng Tagalog. Isa itong libreng serbisyo.

French: Nous proposons des services d'interprètes gratuits pour répondre à toutes vos questions sur notre régime de santé ou de médicaments. Pour obtenir les services d'un interprète, il suffit de nous appeler aux numéros figurant sur les pages suivantes. Quelqu'un parlant français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời bất kỳ câu hỏi nào về chương trình sức khỏe hoặc chương trình thuốc của chúng tôi. Để nhận thông dịch viên, chỉ cần gọi chúng tôi theo số điện thoại chương trình ở các trang sau. Một nhân viên nói tiếng Việt có thể giúp quý vị. Dịch vụ này được miễn phí.

German: Wir bieten Ihnen einen kostenlosen Dolmetschservice, wenn Sie Fragen zu unseren Gesundheits- oder Medikamentenplänen haben. Wenn Sie einen Dolmetscher brauchen, rufen Sie eine der Telefonnummern auf den folgenden Seiten an. Ein deutschsprachiger Mitarbeiter wird Ihnen behilflich sein. Dieser Service ist kostenlos.

Korean: 당사의 건강 또는 의약품 플랜과 관련해서 물어볼 수 있는 모든 질문에 답변하기 위한 무료 통역 서비스가 있습니다. 통역사가 필요한 경우 다음 페이지에 있는 플랜 번호로 연락해 주십시오. 한국어를 구사하는 통역사가 도움을 드릴 수 있습니다. 통역 서비스는 무료로 제공됩니다.

Russian: Если у вас возникли какие-либо вопросы о нашем плане медицинского страхования или плане с покрытием лекарственных препаратов, вам доступны бесплатные услуги переводчика. Если вам нужен переводчик, просто позвоните нам по номерам, представленным на следующих страницах. Вам окажет помощь сотрудник, говорящий на русском языке. Данная услуга бесплатна.

Arabic: نوَقِّر خدمات ترجمة فورية مجانية للإجابة على أي أسئلة قد تكون لديك حول خطة الصحة أو الدواء الخاصة بنا. للحصول على مترجم فوري، ما عليك سوى الاتصال بنا على أرقام الخطة التي تظهر في الصفحات التالية. يمكن أن يساعدك شخص يتحدث العربية. وتتوفر هذه الخدمة بشكل مجاني.

Hindi: हमारे स्वास्थ्य या ड्रग प्लान के बारे में आपके किसी भी सवाल का जवाब देने के लिए, हम मुफ्त में दुभाषिया सेवाएं देते हैं। दुभाषिया सेवा पाने के लिए, बस हमें अगले पेज पर दिए गए प्लान नंबर पर कॉल करें। हिन्दी में बात करने वाला सहायक आपकी मदद करेगा। यह एक निःशुल्क सेवा है।

Italian: Sono disponibili servizi di interpretariato gratuiti per rispondere a qualsiasi domanda possa avere in merito al nostro piano farmacologico o sanitario. Per usufruire di un interprete, è sufficiente contattare i numeri del piano riportati nelle pagine seguenti. Qualcuno la assisterà in lingua italiana. È un servizio gratuito.

Portuguese: Temos serviços de intérprete gratuitos para responder a quaisquer dúvidas que possa ter sobre o nosso plano de saúde ou medicação. Para obter um intérprete, contacte-nos através dos números do plano nas páginas seguintes. Um falante de português poderá ajudá-lo. Este serviço é gratuito.

French Creole: Nou gen sèvis entèprèt gratis pou reponn nenpòt kesyon ou ka genyen sou plan sante oswa plan medikaman nou an. Pou jwenn yon tradiktè nan bouch, annik rele nimewo yo pou plan an ki make sou paj ki annapre yo. Yon moun ki pale Kreyòl Ayisyen ka ede w. Se yon sèvis gratis.

Polish: Oferujemy bezpłatną usługę tłumaczenia ustnego, która pomoże Państwu uzyskać odpowiedzi na ewentualne pytania dotyczące naszego planu leczenia lub planu refundacji leków. Aby skorzystać z usługi tłumaczenia ustnego, wystarczy zadzwonić pod podany na kolejnych stronach numer odnoszący się do planu. Zapewni to Państwu pomoc osoby mówiącej po polsku. Usługa ta jest bezpłatna.

Japanese: 弊社の健康や薬剤計画についてご質問がある場合は、無料の通訳サービスをご利用いただけます。通訳を利用するには、次からのページに記載されている弊社の計画担当の電話番号にお問い合わせください。日本語の通訳担当者が対応します。これは無料のサービスです。

ALABAMA

HMO

1-800-977-7522 (TTY: 711)
wellcarecomplete.com

ARIZONA

HMO, HMO C-SNP

1-800-977-7522 (TTY: 711)
wellcare.com/allwellAZ

HMO D-SNP

1-844-796-6811 (TTY: 711)
wellcare.com/allwellAZ

ARKANSAS

HMO

1-800-977-7522 (TTY: 711)
wellcare.com/allwellAR

HMO D-SNP

1-844-796-6811 (TTY: 711)
wellcare.com/allwellAR

CALIFORNIA

HMO, HMO C-SNP, PPO

1-800-275-4737 (TTY: 711)
wellcare.com/healthnetCA

Wellcare CalViva Health Dual Align
(HMO D-SNP)

1-833-236-2366 (TTY: 711)
wellcare.com/healthnetCA

Wellcare Dual Liberty (HMO D-SNP)

1-800-431-9007
wellcare.com/healthnetCA

DELAWARE

HMO-POS

1-800-977-7522 (TTY: 711)
wellcare.com/DE

HMO-POS D-SNP

1-844-796-6811 (TTY: 711)
wellcare.com/DE

FLORIDA

HMO

1-800-977-7522 (TTY: 711)
wellcarecomplete.com

ILLINOIS

HMO

1-800-977-7522 (TTY: 711)
wellcarecomplete.com

INDIANA

Wellcare Assist (HMO), Wellcare Low
Premium Open (PPO), Wellcare No Premium
(HMO), Wellcare No Premium Open (PPO),
Wellcare Patriot Giveback Open (PPO)

1-800-977-7522 (TTY: 711)
wellcare.com/allwellIN

Wellcare Dual Access (HMO D-SNP),
Wellcare Dual Access Open (PPO D-SNP)

1-844-796-6811 (TTY: 711)
wellcare.com/allwellIN

Wellcare Complete No Premium (HMO),
Wellcare Complete No Premium Open (PPO)

1-800-977-7522 (TTY: 711)
wellcarecomplete.com

KANSAS

Wellcare Assist (HMO), Wellcare Giveback (HMO), Wellcare No Premium (HMO), Wellcare No Premium Open (PPO), Wellcare Patriot Giveback Open (PPO)

1-800-977-7522 (TTY: 711)
wellcare.com/allwellKS

Wellcare Dual Access (HMO D-SNP), Wellcare Dual Liberty (HMO D-SNP), Wellcare Dual Access Open (PPO D-SNP)

1-844-796-6811 (TTY: 711)
wellcare.com/allwellKS

Wellcare Complete - Giveback (HMO), Wellcare Complete No Premium (HMO), Wellcare Complete No Premium Open (PPO)

1-800-977-7522 (TTY: 711)
wellcarecomplete.com

MICHIGAN

HMO

1-800-977-7522 (TTY: 711)
wellcarecomplete.com

HMO D-SNP

1-844-796-6811 (TTY: 711)
wellcarecomplete.com

MISSOURI

HMO

1-800-977-7522 (TTY: 711)
wellcare.com/allwellMO

HMO D-SNP

1-844-796-6811 (TTY: 711)
wellcare.com/allwellMO

NEBRASKA

HMO, PPO

1-800-977-7522 (TTY: 711)
wellcare.com/NE

HMO D-SNP, PPO D-SNP

1-844-796-6811 (TTY: 711)
wellcare.com/NE

NEVADA

HMO, HMO C-SNP, PPO

1-800-977-7522 (TTY: 711)
wellcare.com/allwellNV

HMO D-SNP

1-844-796-6811 (TTY: 711)
wellcare.com/allwellNV

NEW MEXICO

HMO, PPO

1-800-977-7522 (TTY: 711)
wellcare.com/allwellNM

HMO D-SNP

1-844-796-6811 (TTY: 711)
wellcare.com/allwellNM

NEW YORK

HMO, HMO-POS, HMO D-SNP

1-800-247-1447 (TTY: 711)
wellcare.com/fidelisNY

OHIO

HMO, PPO

1-800-977-7522 (TTY: 711)
wellcare.com/allwellOH

HMO D-SNP, PPO D-SNP

1-844-796-6811 (TTY: 711)
wellcare.com/allwellOH

OKLAHOMA

HMO, PPO

1-800-977-7522 (TTY: 711)

wellcare.com/OK

HMO D-SNP, PPO D-SNP

1-844-796-6811 (TTY: 711)

wellcare.com/OK

OREGON

HMO

1-844-582-5177 (TTY: 711)

wellcare.com/healthnetOR

HMO D-SNP

1-844-867-1156 (TTY: 711)

wellcare.com/trilliumOR

PENNSYLVANIA

HMO, PPO

1-800-977-7522 (TTY: 711)

wellcare.com/allwellPA

HMO D-SNP, PPO D-SNP

1-844-796-6811 (TTY: 711)

wellcare.com/allwellPA

TEXAS

Wellcare Complement Assist (HMO),
Wellcare Giveback (HMO), Wellcare No
Premium (HMO), Wellcare Patriot No
Premium (HMO)

1-800-977-7522 (TTY: 711)

wellcare.com/allwellTX

Wellcare Dual Access Harmony
(HMO D-SNP), Wellcare Dual Liberty
Nurture (HMO D-SNP)

1-844-796-6811 (TTY: 711)

wellcare.com/allwellTX

Wellcare Complete - Giveback (HMO),
Wellcare Complete No Premium (HMO),
Wellcare Complete No Premium Open (PPO)

1-800-977-7522 (TTY: 711)

wellcarecomplete.com

WASHINGTON

PPO

1-844-582-5177 (TTY: 711)

www.wellcare.com/healthnetOR

WISCONSIN

HMO D-SNP

1-844-796-6811 (TTY: 711)

wellcare.com/allwellWI

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