2022 Wellcare Medicare Advantage Plan Information

Thank you for your interest in applying for the Wellcare Medicare Advantage plan. Below are links to the items which are part of the Enrollment Packet you would receive if we were to mail it to you. Please take note and make sure to review the information. Wellcare will send out an outbound enrollment verification letter by mail within 15 calendar days from receipt of the enrollment request.

Enrollment Packet – click links below to view the information

Star Rating: <u>HMO</u> / <u>PPO</u> Download Application

Benefits: Low Premium Open PPO (North) / Low Premium Open PPO (South) / No Premium Open PPO (Lane) /

Assist & No Premium Open HMO / Giveback, Patriot & Premium Ultra (PPO)

<u>Providers</u> Formulary

Pharmacy Locator

Initial Enrollment Period (IEP)

If you are new to Medicare, you can enroll during your Initial Enrollment Period (IEP); the three months before, the month of, and the three months after your Part B effective date. Once you have been enrolled in a Medicare Plan, you can only make changes during the Annual Enrollment Period (AEP). Please be aware of the AEP dates are now October 15th to December 7th. This will give you a January 1st effective date for your new plan.

Annual Enrollment Period (AEP)

Applications must be signed and dated on, or between October 15th and December 7th. *If they are signed prior to October 15th they will be returned to you with a new application.* If they are received after December 7th, you will not be able to change plans until the next AEP for January of the following year.

Special Enrollment Period (SEP)

There are a number of reasons for Special Enrollments; Loss of a job that provides benefits, death of a spouse who's plan provided benefits, moving to an area where your old plan is not available, etc...

Once you submit your application to us, we will review your application for completeness and accuracy before we submit it to the company. You may fax, upload, email or mail your application in to CDA Insurance:

CDA Insurance LLC

PO Box 26540 Eugene, Oregon 97402 Fax: 1.541.284.2994 or 888.632.5470

Secure File Upload: <u>Click here</u> Email: <u>cs@cda-insurance.com</u>

If you should have any questions on the application, please call a licensed insurance agent at 1.800.884.2343 or 1.541.434.9613. Our website: https://medicare-oregon.com/

Y0062 MULTIPLAN CDA INSURANCE Oregon 2022 (Pending)



2022 Summary of Benefits

Oregon and Washington

Wellcare Giveback Open (PPO)

H5439 | 015

Wellcare Premium Ultra Open (PPO)

H5439 | 011

Wellcare Patriot No Premium Open (PPO)

H5439 | 010

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 Premium Ultra 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/healthnetor. 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:

H5439015000 Wellcare Giveback Open (PPO) includes:

- these counties in Oregon: Benton, Clackamas, Douglas, Jackson, Josephine, Lane, Linn, Marion, Multnomah, Polk, Washington, and Yamhill
- Clark county in Washington

H5439011000 Wellcare Premium Ultra Open (PPO) includes:

- these counties in Oregon: Benton, Clackamas, Douglas, Jackson, Josephine, Lane, Linn, Marion, Multnomah, Polk, Washington, and Yamhill
- Clark county in Washington

H5439010000 Wellcare Patriot No Premium Open (PPO) includes:

- these counties in Oregon: Benton, Clackamas, Douglas, Jackson, Josephine, Lane, Linn, Marion, Multnomah, Polk, Washington, and Yamhill
- Clark county in Washington

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 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 Premium Ultra 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 Premium Ultra 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/ healthnetor.

For more information, please call us at 1-866-277-6583 (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/healthnetOR.

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 Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
Service Area	Our plans and service areas: H5439015000 Wellcare Giveback Open (PPO) includes:		
	these counties in Oregon: Benton, Clackamas, Douglas, Jackson, Josephine, Lane, Linn, Marion, Multnomah, Polk, Washington, and Yamhill		
	Clark county in W	ashington	
	 H5439011000 Wellcare Premium Ultra Open (PPO) includes these counties in Oregon: Benton, Clackamas, Douglas, Jackson, Josephine, Lane, Linn, Marion, Multnomah, Polk, Washington, and Yamhill 		
	Clark county in Washington		
	H5439010000 Wellcare Patriot No Premium Open (PPO) includes:		
	these counties in Oregon: Benton, Clackamas, Douglas, Jackson, Josephine, Lane, Linn, Marion, Multnomah, Polk, Washington, and Yamhill		
	Clark county in W	ashington	
PPO plans do not require a prior a	 uthorization or referra	al for out-of-network	services.
Monthly plan premium	\$0	\$121	\$0
You must continue to pay your Medicare Part B premium.			
Part B Premium Reduction	This plan offers a \$29 give back every month in your Social Security check.	Not available	Not available

	Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
Deductible	\$200 deductible for covered medical services	\$145 deductible for covered medical services	\$125 deductible for covered medical services
Maximum out-of-Pocket Responsibility (does not include prescription drugs)	\$7,550 in-network annually \$7,550 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.	\$4,000 in-network annually \$4,000 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.	\$2,500 in-network annually \$5,100 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.

	Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
Inpatient Hospital coverage	In-Network For each admission, you pay: • \$450 copay per day for days 1 through 4 • \$0 copay per day for days 5 through 90 • \$0 copay per day for days 91 and beyond	In-Network For each admission, you pay: • \$225 copay per day for days 1 through 7 • \$0 copay per day for days 8 through 90 • \$0 copay per day for days 91 and beyond	In-Network For each admission, you pay: • \$175 copay per day for days 1 through 8 • \$0 copay per day for days 9 through 90 • \$0 copay per day for days 91 and beyond
	Out-of-Network For each admission, you pay: • \$500 copay per day for days 1 through 10 • \$0 copay per day for days 11 and beyond	Out-of-Network For each admission, you pay: • \$250 copay per day for days 1 through 7 • \$0 copay per day for days 8 and beyond	Out-of-Network For each admission, you pay: • \$200 copay per day for days 1 through 8 • \$0 copay per day for days 9 and beyond

Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
In-Network \$400 copay for surgical and non-surgical services	In-Network \$225 copay for surgical and non-surgical services *	In-Network \$225 copay for surgical and non-surgical services *
Out-of-Network \$500 copay for surgical and non-surgical services	Out-of-Network \$250 copay for surgical and non-surgical services	Out-of-Network \$250 copay for surgical and non-surgical services
In-Network \$90 copay for outpatient observation services when you enter observation status through an emergency room. \$400 copay for outpatient observation services when you enter observation status through an outpatient facility. *	In-Network \$90 copay for outpatient observation services when you enter observation status through an emergency room. \$225 copay for outpatient observation services when you enter observation status through an outpatient facility. *	In-Network \$120 copay per stay for outpatient observation services when you enter observation status through an emergency room. \$225 copay for outpatient observation services when you enter observation status through an outpatient facility. *
Out-of-Network \$500 copay	Out-of-Network \$250 copay	Out-of-Network \$200 - \$250 copay
	In-Network \$400 copay for surgical and non-surgical services * Out-of-Network \$500 copay for surgical and non-surgical and non-surgical services In-Network \$90 copay for outpatient observation services when you enter observation status through an emergency room. \$400 copay for outpatient observation services when you enter observation services when you enter observation status through an outpatient observation status through an outpatient facility. Out-of-Network	In-Network \$400 copay for surgical and non-surgical services * Out-of-Network \$500 copay for surgical and non-surgical services * In-Network \$500 copay for surgical and non-surgical services * In-Network \$90 copay for outpatient observation services when you enter observation status through an emergency room. \$400 copay for outpatient observation status through an emergency room. \$400 copay for outpatient observation status through an emergency room. \$400 copay for outpatient observation status through an outpatient observation status through an outpatient facility. Out-of-Network Plan 011 In-Network \$225 copay for surgical and non-surgical services In-Network \$90 copay for outpatient observation services when you enter observation status through an outpatient facility. Out-of-Network Out-of-Network Out-of-Network

	Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
Ambulatory surgical center (ASC)	In-Network \$250 copay *	In-Network \$200 copay *	In-Network \$150 copay
	Out-of-Network	Out-of-Network	Out-of-Network
	\$450 copay	\$250 copay	\$175 copay
Doctor Visits			
Primary Care Providers	In-Network	In-Network	In-Network
	\$20 copay	\$12 copay	\$12 copay
	Out-of-Network	Out-of-Network	Out-of-Network
	\$30 copay	\$20 copay	\$20 copay
Specialists	In-Network	In-Network	In-Network
	\$50 copay	\$25 copay	\$25 copay
	Out-of-Network	Out-of-Network	Out-of-Network
	\$60 copay	\$40 copay	\$40 copay
Preventive Care (e.g., Annual Wellness visit, Bone mass	In-Network	In-Network	In-Network
	\$0 copay	\$0 copay	\$0 copay
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))	Out-of-Network	Out-of-Network	Out-of-Network
	\$0 copay	\$0 copay	\$0 copay

	Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
Emergency care	\$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.	\$120 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.	\$120 copay Worldwide Emergency and worldwide urgently needed services are subject to a \$50,000 maximum plan coverage. There is no worldwide coverage for care outside of the emergency room or emergency hospital admission. The copay is not waived if admitted to the hospital for Worldwide Emergency Services.
Urgently needed services	\$35 copay Copay is waived if you are admitted to a hospital within 24 hours.	\$35 copay Copay is waived if you are admitted to a hospital within 24 hours.	\$25 copay Copay is waived if you are admitted to a hospital within 24 hours.

	Wellcare Giveback	Wellcare Premium	Wellcare Patriot
	Open (PPO) H5439, Plan 015	Ultra Open (PPO) H5439, Plan 011	No Premium Open (PPO) H5439, Plan 010
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.	\$120 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.
Diagnostic Services/Labs/Imaging	covident cov	covident cov	COVID-19 testing and specified testing-related services at any location are \$0.
Lab services	In-Network \$0 copay *	In-Network \$0 copay	In-Network \$0 copay *
	Out-of-Network \$20 copay	Out-of-Network \$20 copay	Out-of-Network \$0 copay
Diagnostic tests and procedures	In-Network \$0 copay for each Medicare-covered spirometry test for members with a diagnosis of COPD. \$0 copay for the removal of abnormal tissue	In-Network \$0 copay for each Medicare-covered spirometry test for members with a diagnosis of COPD. \$0 copay for the removal of abnormal tissue	In-Network \$0 copay for each Medicare-covered spirometry test for members with a diagnosis of COPD. \$0 copay for the removal of abnormal tissue

Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
and/or polyps during a colonoscopy performed as a preventive screening for colorectal cancer. 20% coinsurance for all other Medicare-covered diagnostic procedures and tests. *	and/or polyps during a colonoscopy performed as a preventive screening for colorectal cancer. 17% coinsurance for all other Medicare-covered diagnostic procedures and tests. *	and/or polyps during a colonoscopy performed as a preventive screening for colorectal cancer. 15% coinsurance for all other Medicare-covered diagnostic procedures and tests. *
Out-of-Network \$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% coinsurance for all other Medicare-covered diagnostic procedures and tests.	Out-of-Network \$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% coinsurance for all other Medicare-covered diagnostic procedures and	Out-of-Network \$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% coinsurance for all other Medicare-covered diagnostic procedures and tests.

	Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
Outpatient X-rays	In-Network	In-Network	In-Network
	\$0 copay	\$0 copay	\$0 copay
	Out-of-Network	Out-of-Network	Out-of-Network
	\$20 copay	\$20 copay	\$20 copay
Diagnostic radiology services (e.g. MRI, CAT Scan)	In-Network \$0 copay for a DEXA scan. \$0 copay for a Diagnostic Mammogram. \$225 copay for diagnostic radiology services at all other locations. \$400 copay for diagnostic radiology services received in an outpatient setting. * Out-of-Network 20% coinsurance	In-Network \$0 copay for a DEXA scan. \$0 copay for a Diagnostic Mammogram. \$125 copay for diagnostic radiology services at all other locations. \$225 copay for diagnostic radiology services received in an outpatient setting. * Out-of-Network 30% coinsurance	In-Network \$0 copay for a DEXA scan. \$0 copay for a Diagnostic Mammogram. \$125 copay for diagnostic radiology services at all other locations. \$225 copay for diagnostic radiology services received in an outpatient setting. * Out-of-Network 20% coinsurance
Therapeutic Radiology	In-Network 20% coinsurance *	In-Network 20% coinsurance *	In-Network 20% coinsurance *
	Out-of-Network	Out-of-Network	Out-of-Network
	20% coinsurance	30% coinsurance	20% coinsurance

	Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
Hearing services			
Hearing Exam Medicare Covered	In-Network \$50 copay *	In-Network \$25 copay *	In-Network \$25 copay *
	Out-of-Network \$60 copay	Out-of-Network \$40 copay	Out-of-Network \$40 copay
Routine hearing exam	In-Network \$0 copay	In-Network \$0 copay *	In-Network \$0 copay *
	Out-of-Network 40% coinsurance	Out-of-Network 40% coinsurance	Out-of-Network 40% coinsurance
	1 exam every year	1 exam every year	1 exam every year
Hearing Aids			
Hearing Aid Fitting/Evaluation(s)	In-Network \$0 copay	In-Network \$0 copay	In-Network \$0 copay
	Out-of-Network 40% coinsurance	Out-of-Network 40% coinsurance	Out-of-Network 40% coinsurance
	1 fitting(s) / evaluation(s) every year	1 fitting(s) / evaluation(s) every year	1 fitting(s) / evaluation(s) every year

	Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
Hearing aid allowance	Up to a \$1,500 allowance for both ears combined every year for hearing aids.	Up to a \$1,500 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	In-Network \$0 copay *	In-Network \$0 copay *	In-Network \$0 copay *
	Out-of-Network 40% coinsurance	Out-of-Network 40% coinsurance	Out-of-Network 40% coinsurance
	Limited to 2 hearing aid(s) every year	Limited to 2 hearing aid(s) every year	Limited to 2 hearing aid(s) every year
Additional Hearing Information	What you should know Medicare covers diagnostic hearing and balance exams if your doctor or other health care provider orders these tests to see if you need medical treatment.	What you should know Medicare covers diagnostic hearing and balance exams if your doctor or other health care provider orders these tests to see if you need medical treatment.	What you should know Medicare covers diagnostic hearing and balance exams if your doctor or other health care provider orders these tests to see if you need medical treatment.

	Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
Dental services			
Preventive services	In-Network \$0 copay *	In-Network \$0 copay	In-Network \$0 copay
	Out-of-Network 50% coinsurance	Out-of-Network 70% coinsurance	Out-of-Network 70% coinsurance
	Cleanings 2 every year	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	Dental x-rays 1 every 12 to 36 months
	Oral exams 2 every year	Oral exams 2 every year	Oral exams 2 every year
Fluoride Treatment	In-Network \$0 copay *	In-Network \$0 copay	In-Network \$0 copay *
	Out-of-Network 50% coinsurance	Out-of-Network 70% coinsurance	Out-of-Network 70% coinsurance
	1 every year	1 every year	1 every year

	Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
Comprehensive services			
Medicare Covered	In-Network \$50 copay for each Medicare-covered service.	In-Network \$25 copay for each Medicare-covered service. *	In-Network \$25 copay for each Medicare-covered service. *
	Out-of-Network \$60 copay for each Medicare-covered service.	Out-of-Network \$40 copay for each Medicare-covered service.	Out-of-Network \$40 copay for each Medicare-covered service.
Diagnostic Services	In-Network \$0 copay	In-Network 40% coinsurance *	In-Network 40% coinsurance *
	Out-of-Network 50% coinsurance	Out-of-Network 70% coinsurance	Out-of-Network 70% coinsurance
	1 diagnostic service(s) every year	1 diagnostic service(s) every year	1 diagnostic service(s) every year
Restorative Services	In-Network Not covered	In-Network 40% coinsurance *	In-Network 40% coinsurance *
	Out-of-Network Not covered	Out-of-Network 70% coinsurance	Out-of-Network 70% coinsurance
		1 restorative service(s) every 12 to 84 months.	1 restorative service(s) every 12 to 84 months

	Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
Endodontics/ Periodontics/ Extractions	In-Network Not covered	In-Network 40% coinsurance *	In-Network 40% coinsurance *
	Out-of-Network Not covered	Out-of-Network 70% coinsurance 1 endodontic service(s) per tooth 1 periodontic service(s) every 6 to 36 months 1 extraction(s) per tooth	Out-of-Network 70% coinsurance 1 endodontic service(s) per tooth 1 periodontic service(s) every 6 to 36 months 1 extraction(s) per tooth
Non-routine services	\$0 copay 40% coinsurance *		In-Network 40% coinsurance *
	Out-of-Network 50% coinsurance 1 non-routine service(s) every day to 24 months	Out-of-Network 70% coinsurance 1 non-routine service(s) every day to 24 months	Out-of-Network 70% coinsurance 1 non-routine service(s) every day to 24 months

	Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services	In-Network Not covered Out-of-Network	In-Network 40% coinsurance *	In-Network 40% coinsurance *
	Not covered	Out-of-Network 70% coinsurance	Out-of-Network 70% coinsurance
		1 Prosthodontic procedure every 12 to 84 months 1 Oral Maxillofacial procedure every 12 to 60 months or per lifetime	1 Prosthodontic procedure every 12 to 84 months 1 Oral Maxillofacial procedure every 12 to 60 months or per lifetime
Additional Dental Information	What you should know: This plan includes coverage of preventive and comprehensive services up to \$750.	What you should know: This plan includes coverage of preventive and comprehensive services up to \$2,000.	What you should know: This plan includes coverage of preventive and comprehensive services up to \$2,000.

	Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
Vision Services			
Eye Exam Medicare Covered	In-Network \$0 copay (Medicare-covered diabetic retinopathy screening) \$50 copay (all other Medicare-covered eye exams) *	In-Network \$0 copay (Medicare-covered diabetic retinopathy screening) \$25 copay (all other Medicare-covered eye exams) *	In-Network \$0 copay (Medicare-covered diabetic retinopathy screening) \$25 copay (all other Medicare-covered eye exams) *
	Out-of-Network \$0 copay (Medicare-covered diabetic retinopathy screening) \$60 copay (all other Medicare-covered eye exams)	Out-of-Network \$0 copay (Medicare-covered diabetic retinopathy screening) \$40 copay (all other Medicare-covered eye exams)	Out-of-Network \$0 copay (Medicare-covered diabetic retinopathy screening) \$40 copay (all other Medicare-covered eye exams)
Routine eye exam (Refraction)	tine eye exam (Refraction) In-Network \$0 copay * In-Network		In-Network \$0 copay
	Out-of-Network 40% coinsurance	Out-of-Network 40% coinsurance	Out-of-Network 40% coinsurance
	1 exam every year	1 exam every year	1 exam every year

	Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
Glaucoma screening	In-Network	In-Network	In-Network
	\$0 copay for each	\$0 copay for each	\$0 copay for each
	Medicare-covered	Medicare-covered	Medicare-covered
	service.	service.	service.
	Out-of-Network	Out-of-Network	Out-of-Network
	\$0 copay for each	\$0 copay for each	\$0 copay for each
	Medicare-covered	Medicare-covered	Medicare-covered
	service.	service.	service.
Eyewear	In-Network	In-Network	In-Network
Medicare Covered	\$0 copay	\$0 copay	\$0 copay
	Out-of-Network	Out-of-Network	Out-of-Network
	\$60 copay	\$0 - \$295 copay	\$40 copay
Routine eyewear			
Contact lenses/Eyeglasses (lenses and frames)/Eyeglass frames	In-Network \$0 copay Unlimited contacts every year	In-Network \$0 copay Unlimited contacts every year	In-Network \$0 copay Unlimited contacts every year
	Unlimited glasses (lenses and/or frames) every year	Unlimited glasses (lenses and/or frames) every year	Unlimited glasses (lenses and/or frames) every year *
	Out-of-Network	Out-of-Network	Out-of-Network
	40% coinsurance	40% coinsurance	40% coinsurance
Eyewear allowance	Up to a \$200 combined allowance every year.	Up to a \$200 combined allowance every year	Up to a \$200 combined allowance every year

	Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010	
Mental Health Services				
Inpatient visit	In-Network For each admission, you pay: • \$350 copay per day for days 1 through 4 • \$0 copay per day for days 5 through 90 * Out-of-Network For each admission, you pay: • \$475 copay per day for days 1 through 10 • \$0 copay per day for days 11 through 90	In-Network For each admission, you pay: • \$225 copay per day for days 1 through 7 • \$0 copay per day for days 8 through 90 * Out-of-Network For each admission, you pay: • \$250 copay per day for days 1 through 7 • \$0 copay per day for days 8 through 90	In-Network For each admission, you pay: • \$175 copay per day for days 1 through 8 • \$0 copay per day for days 9 through 90 * Out-of-Network For each admission, you pay: • \$200 copay per day for days 1 through 8 • \$0 copay per day for days 9	
Outpatient individual therapy visit	In-Network \$25 copay Out-of-Network	In-Network \$25 copay Out-of-Network	In-Network \$25 copay Out-of-Network	
Outpatient group therapy visit	\$50 copay In-Network \$25 copay	\$40 copay In-Network \$25 copay	\$40 copay In-Network \$25 copay	
	Out-of-Network \$50 copay	Out-of-Network \$40 copay	Out-of-Network \$40 copay	

	Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010 In-Network For each benefit period, you pay: • \$0 copay per day for days 1 through 20 • \$184 copay per day for days 21 through 100 * Out-of-Network For each benefit period, you pay: • \$0 copay per day for days 1 through 20 • \$220 copay per day for days 21 through 100	
Skilled nursing facility (SNF)	In-Network For each benefit period, you pay: • \$0 copay per day for days 1 through 20 • \$160 copay per day for days 21 through 100 * Out-of-Network For each benefit period, you pay: • \$0 copay per day for days 1 through 20 • \$195 copay per day for days 21 through 100	In-Network For each benefit period, you pay: • \$0 copay per day for days 1 through 20 • \$184 copay per day for days 21 through 100 * Out-of-Network For each benefit period, you pay: • \$0 copay per day for days 1 through 20 • \$220 copay per day for days 21 through 100		
Therapy and Rehabilitation Services				
Physical Therapy	In-Network \$40 copay *	In-Network \$25 copay *	In-Network \$25 copay *	
	Out-of-Network \$50 copay	Out-of-Network \$40 copay	Out-of-Network \$40 copay	

	Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
Outpatient rehabilitation services provided by an occupational therapist	In-Network	In-Network	In-Network
	\$40 copay	\$25 copay	\$25 copay
	*	*	*
	Out-of-Network	Out-of-Network	Out-of-Network
	\$50 copay	\$40 copay	\$40 copay
Pulmonary rehabilitation services	In-Network	In-Network	In-Network
	\$30 copay	\$25 copay	\$25 copay
	Out-of-Network	Out-of-Network	Out-of-Network
	\$50 copay	\$40 copay	\$40 copay
Ambulance Ground Ambulance	In-Network	In-Network	In-Network
	\$300 copay	\$295 copay	\$100 copay
	Out-of-Network	Out-of-Network	Out-of-Network
	\$300 copay	\$295 copay	\$100 copay
Air Ambulance	In-Network \$300 copay	In-Network \$295 copay *	In-Network \$100 copay *
	Out-of-Network	Out-of-Network	Out-of-Network
	\$300 copay	\$295 copay	\$100 copay
Transportation Services	In-Network Not covered	In-Network Not covered	In-Network Not covered
	Out-of-Network Not covered	Out-of-Network Not covered	Out-of-Network Not covered

	Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
Medicare Part B Drugs			
Chemotherapy drugs	In-Network 20% coinsurance * In-Network 20% coinsurance *		In-Network 20% coinsurance *
	Out-of-Network 20% coinsurance	Out-of-Network 20% coinsurance	Out-of-Network 30% coinsurance
Other Part B drugs	In-Network 20% coinsurance *	In-Network 20% coinsurance *	In-Network 20% coinsurance *
	Out-of-Network 20% coinsurance	Out-of-Network 20% coinsurance	Out-of-Network 30% coinsurance

Prescription Drug Coverage	Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
Stage 1: Annual Prescr	ription 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.	\$95 for Tier 3 (Preferred Brand Drugs), Tier 4 (Non-Preferred Drugs), and Tier 5 (Speciality Tier) Part D prescription drugs. For all other covered drugs, you will not have to pay any deductible and will start receiving coverage immediately.	Not covered

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	Standard
Tier 1 (Preferred Generic Drugs - includes preferred generic drugs and may include some brand drugs.)	\$5 / \$15 copay	\$10 / \$30 copay	\$5 / \$15 copay	\$10 / \$30 copay	Not covered
Tier 2 (Generic Drugs - includes generic drugs and may include some brand drugs.)	\$15 / \$45 copay	\$20 / \$60 copay	\$10 / \$30 copay	\$20 / \$60 copay	Not covered

Prescription Drug Coverage	Wellcare Giveback Open (PPO) H5439, Plan 015		Wellcare Premium Ultra Open (PPO) H5439, Plan 011		Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
	Preferred	Standard	Preferred	Standard	Standard
Tier 3 (Preferred Brand Drugs - includes preferred brand drugs and may include some generic drugs.)	\$37 / \$111 copay	\$47 / \$141 copay	\$37 / \$111 copay	\$47 / \$141 copay	Not covered
Tier 4 (Non-Preferred Drugs - includes non-preferred brand and non-preferred generic drugs.)	\$90 / \$270 copay	\$100 / \$300 copay	\$90 / \$270 copay	\$100 / \$300 copay	Not covered
Tier 5 (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	31% coinsurance / Not Available	31% coinsurance / Not Available	Not covered
Tier 6 (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	Not covered

Prescription Drug Coverage	Wellcare Giveback Open (PPO) H5439, Plan 015		Wellcare Premium Ultra Open (PPO) H5439, Plan 011		Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
Stage 2: Initial Covera	ge (after you pay	your deductible,	if applicable) (Co	ntinued)	
Mail-order cost-sharin	g (30-day/90-day	supply)			
	Preferred	Standard	Preferred	Standard	Standard
Tier 1 (Preferred Generic Drugs - includes preferred generic drugs and may include some brand drugs.)	\$5 / \$0 copay	\$10 / \$30 copay	\$5 / \$0 copay	\$10 / \$30 copay	Not covered
Tier 2 (Generic Drugs - includes generic drugs and may include some brand drugs.)	\$15 / \$0 copay	\$20 / \$60 copay	\$10 / \$0 copay	\$20 / \$60 copay	Not covered
Tier 3 (Preferred Brand Drugs - includes preferred brand drugs and may include some generic drugs.)	\$37 / \$74 copay	\$47 / \$141 copay	\$37 / \$74 copay	\$47 / \$141 copay	Not covered
Tier 4 (Non-Preferred Drugs - includes non-preferred brand and non-preferred generic drugs.)	\$90 / \$180 copay	\$100 / \$300 copay	\$90 / \$180 copay	\$100 / \$300 copay	Not covered

Prescription Drug Coverage	Wellcare Giveback Open (PPO) H5439, Plan 015		Wellcare Premium Ultra Open (PPO) H5439, Plan 011		Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
	Preferred	Standard	Preferred	Standard	Standard
Tier 5 (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	31% coinsurance / Not Available	31% coinsurance / Not Available	Not covered
Tier 6 (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	Not covered
Stage 3: Coverage Gap					
	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. 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.		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. 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.		Not covered

Prescription Drug Coverage	Wellcare Giveba (PPO) H5439, Plan 015	•	Wellcare Premi (PPO) H5439, Plan 011	•	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
	Preferred	Standard	Preferred	Standard	Standard
Stage 4: Catastrophic	Coverage				
		rug costs s purchased tail pharmacy il order) reach the greater of: ance, or to for generic		rug costs s purchased tail pharmacy il order) reach the greater of: ance, or for generic	Not 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.

	Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
Chiropractic Services			
Medicare-covered	In-Network \$20 copay *	In-Network \$0 copay *	In-Network \$0 copay *
	Out-of-Network \$20 copay	Out-of-Network \$0 copay	Out-of-Network \$0 copay
Routine chiropractic services	In-Network Not covered Out-of-Network Not covered	See Complimentary Alternative Medicine benefit below	See Complimentary Alternative Medicine benefit below
Acupuncture			
Medicare-covered	In-Network \$20 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. *	In-Network \$12 copay for Medicare-covered Acupuncture received in a PCP office. \$25 copay for Medicare-covered Acupuncture received in a Specialist office. \$0 copay for Medicare-covered Acupuncture received in a Chiropractor office. *	In-Network \$12 copay for Medicare-covered Acupuncture received in a PCP office. \$25 copay for Medicare-covered Acupuncture received in a Specialist office. \$0 copay for Medicare-covered Acupuncture received in a Chiropractor office. *
	Out-of-Network	Out-of-Network	Out-of-Network
	\$30 copay for Medicare-covered Acupuncture received in a PCP	\$20 copay for Medicare-covered Acupuncture received in a PCP	\$20 copay for Medicare-covered Acupuncture received in a PCP

	Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
	office. \$60 copay for Medicare-covered Acupuncture received in a Specialist office. \$20 copay for Medicare-covered Acupuncture received in a Chiropractor office.	office. \$40 copay for Medicare-covered Acupuncture received in a Specialist office. \$0 copay for Medicare-covered Acupuncture received in a Chiropractor office.	office. \$40 copay for Medicare-covered Acupuncture received in a Specialist office. \$0 copay for Medicare-covered Acupuncture received in a Chiropractor office.
Routine acupuncture services	In-Network Not covered Out-of-Network Not covered	See Complimentary Alternative Medicine benefit below	See Complimentary Alternative Medicine benefit below
Podiatry Services (Foot Care)			
Medicare Covered	In-Network \$50 copay	In-Network \$25 copay	In-Network \$25 copay
	Out-of-Network	Out-of-Network	Out-of-Network
	What you should know: Foot exams and treatments are available if you have diabetes-related nerve damage and/or meet certain conditions.	What you should know: Foot exams and treatments are available if you have diabetes-related nerve damage and/or meet certain conditions.	What you should know: Foot exams and treatments are available if you have diabetes-related nerve damage and/or meet certain conditions.

	Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
Virtual Visits	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. 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	• 1	1
Home health agency care	In-Network \$0 copay	In-Network \$0 copay	In-Network \$0 copay
	Out-of-Network 20% coinsurance	Out-of-Network 20% coinsurance	Out-of-Network 20% coinsurance
Medical Equipment/Supplies			
Durable Medical Equipment (DME)	In-Network 20% coinsurance *	In-Network 20% coinsurance *	In-Network 20% coinsurance *
	Out-of-Network 20% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance
Prosthetics	In-Network 20% coinsurance *	In-Network 20% coinsurance *	In-Network 20% coinsurance *
	Out-of-Network 20% coinsurance	Out-of-Network 30% coinsurance	Out-of-Network 30% coinsurance

	Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
Diabetic supplies	In-Network \$0 copay	In-Network \$0 copay *	In-Network \$0 copay
	Out-of-Network	Out-of-Network	Out-of-Network
	\$0 copay	\$0 copay	\$0 copay
Diabetic therapeutic shoes or inserts	In-Network 20% coinsurance *	In-Network 20% coinsurance *	In-Network 20% coinsurance *
	Out-of-Network	Out-of-Network	Out-of-Network
	20% coinsurance	30% coinsurance	30% coinsurance
Opioid treatment program services	In-Network	In-Network	In-Network
	\$50 copay	\$25 copay	\$25 copay
	Out-of-Network	Out-of-Network	Out-of-Network
	\$60 copay	\$40 copay	\$40 copay
Wellness Programs	For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage.	For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage.	For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage.
Fitness	\$0 copay	\$0 copay	\$0 copay
	Coverage includes:	Coverage includes:	Coverage includes:
	Activity Tracker	Activity Tracker	Activity Tracker
	and Physical	and Physical	and Physical
	Fitness	Fitness	Fitness

	Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
	What you should know:	What you should know:	What you should know:
	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.	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.	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.
Additional sessions of smoking and tobacco cessation counseling	In-Network \$0 copay	In-Network \$0 copay	In-Network \$0 copay
	Out-of-Network \$0 copay Limited to 5 visit(s) every year	Out-of-Network \$0 copay Limited to 5 visit(s) every year	Out-of-Network \$0 copay Limited to 5 visit(s) every year

	Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
Additional Routine Annual Physical	In-Network \$0 copay	In-Network \$0 copay	In-Network \$0 copay
	Out-of-Network \$0 copay What you should know: 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.	Out-of-Network \$0 copay What you should know: 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.	Out-of-Network \$0 copay What you should know: 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
Special Supplemental Benefits for Chronically III (SSBCI) To qualify for these benefits you must meet specific criteria, including having a qualifying chronic condition and determined to be eligible for high-risk care management. For a complete list of eligibility criteria, please see the Evidence of Coverage.	Robotic Companion: You pay \$0 copay Covers an interactive companion cat or dog from a contracted provider. Limitations apply. Referral may be required *	Robotic Companion: You pay \$0 copay Covers an interactive companion cat or dog from a contracted provider. Limitations apply. Referral may be required *	Robotic Companion: You pay \$0 copay Covers an interactive companion cat or dog from a contracted provider. Limitations apply. Referral may be required *

	Wellcare Giveback Open (PPO) H5439, Plan 015	Wellcare Premium Ultra Open (PPO) H5439, Plan 011	Wellcare Patriot No Premium Open (PPO) H5439, Plan 010
Complimentary Alternative Medicine	Not covered	In-Network \$0 copay for alternative pain treatment therapies. Out-of-Network 40% coinsurance What you should know: This plan provides 24 visits for specialties including naturopathy, routine chiropractor or acupuncture benefits.	In-Network \$0 copay for alternative pain treatment therapies. Out-of-Network 40% coinsurance What you should know: This plan provides 24 visits for specialties including naturopathy, routine chiropractor or acupuncture benefits.

ATENCIÓN: Si habla español, contamos con servicios de asistencia lingüística que se encuentran disponibles para usted de manera gratuita. Llame al número de Servicios para Miembros que se indica para su estado en la página siguiente.

注意:如果您說中文,您可以免費獲得語言援助服務。請撥打針對您所在州列示於下一頁的會員服務部電話號碼。

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 điện thoại của bộ phận Dịch Vụ Thành Viên thuộc bang của quý vị ở trang tiếp theo.

주의사항: 한국어를 구사할 경우, 언어 보조 서비스를 무료로 이용 가능합니다. 다음 페이지에서 가입자의 주에 해당하는 목록 내 가입자 서비스부 번호로 전화해 주십시오.

Atensyon: Kung nagsasalita ka ng Tagalog, may mga available na libreng tulong sa wika para sa iyo. Tumawag sa numero ng Mga Serbisyo para sa Miyembro na nakalista para sa iyong estado sa susunod na page.

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La Silafia: Afai e te tautala i le gagana Samoa, o lo'o avanoa ia te oe 'au'aunaga fesoasoani i le gagana, e leai se totogi. Vala'au le Member Services numera lisiina mo lou setete i le isi itulau.

Maliu: Ke wala'au Hawai'i 'oe, loa'a ke kōkua ma ka unuhi 'ōlelo me ke kāki 'ole. E kelepona i ka helu kelepona o ka Māhele Kōkua Hoa i hō'ike 'ia no kou moku'āina ma kēia 'ao'ao a'e.