



Welcome to the first important step in your healthcare journey.

We're with you every step of the way to help make sure the Medicare plan you choose is the Medicare plan you need.

Here's what to expect on your healthcare journey

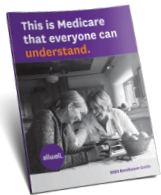


BEFORE YOU ENROLL

Make Sure Your Doctor is In-Network (excludes PPO plans)



Some plans require you to see doctors that are in our network. You can check online to see if your doctor is in-network at allwell.arhealthwellness.com/findadoctor or ask your broker or a licensed sales agent.



Review Your Benefits



It's important to find a plan that meets your needs. Check out the "Your Benefits Matter" section within your Enrollment Guide for a refresher on the benefits that are covered or check with your broker or a licensed sales agent.



Make Sure Your Drugs are Covered

Our drug list is divided into tiers to help you know which drugs are covered and how much—if anything—you have to pay. You can view the drug list online at allwell.arhealthwellness.com/formulary.



How to Enroll

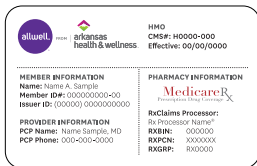
Enrolling in a plan is simple. Just complete your application with a broker or a licensed sales agent or submit it by mail, online or over the phone.

BEFORE YOUR COVERAGE STARTS



Enrollment Approval Letter

Congratulations for completing your application! You'll receive an Enrollment Approval Letter by mail after your application is approved.



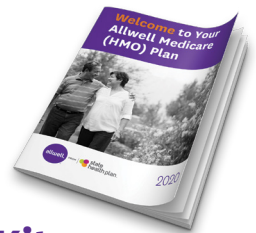
Your Member ID

Your new Allwell Member ID card will arrive in the mail after your Enrollment Approval Letter. Make sure the information on it is correct, such as your name, doctor, and plan information.



Welcome Kit

Your Welcome Kit will arrive separately. Make sure to keep this book handy, it has a lot of useful information, so you always understand your coverage.



AFTER YOUR COVERAGE STARTS



Welcome Call

Expect a call from us within the first month of your coverage start date to welcome you to the plan, make sure you received your Member ID card, and to answer any questions you may have about your coverage. This is also a chance to complete your Health Risk Assessment (HRA) if you have not already done so.

Create Your Member Account



Register for a secure member account to keep your information updated. It's an easy way to print a temporary ID card, check benefits and claims info, communicate with Member Services securely, and more.

Use Your Home Delivery Services



You can have prescription medications and/or Over-the-Counter (OTC) items delivered to your home if your plan includes coverage for these benefits. Check out the materials in the back pocket of your Welcome Kit for more information.

The Power to Choose



Forms such as an Appointment of Representative, Power of Attorney, or a PHI Authorization form, allows someone to speak or make medical decisions on your behalf. These forms are required to be submitted to your health plan before your chosen representative can contact us on your behalf. This will help us protect you and your information.

We're with you every step of your healthcare journey.

If you have questions, please call us. We're here to help.

Call Member Services at 1-855-565-9518 (TTY: 711)

8 a.m. to 8 p.m., local time, except federal holidays.
April 1 to September 30: Monday – Friday; October 1
to March 31: 7 days a week. Se habla español.



FROM





**Download a digital copy of this Journey Guide at
allwell.arhealthwellness.com/myjourney**

Allwell complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. For assistance, please call: 1-855-565-9518 (HMO), (TTY: 711).
Español (Spanish): Servicios de asistencia de idiomas, ayudas y servicios auxiliares, traducción oral y escrita en letra más grande y otros formatos alternativos están disponibles para usted sin ningún costo. Para obtener esto, llame al número de arriba.
Tiếng Việt (Vietnamese): Các dịch vụ trợ giúp ngôn ngữ, các trợ cụ và dịch vụ phụ thuộc, và các dạng thức thay thế khác hiện có miễn phí cho quý vị. Để có được những điều này, xin gọi số điện thoại nêu trên.

Y0020_20_20952BROC_C_08252020