

Wellcare Low Premium (HMO) offered by Arkansas Health And Wellness Health Plan, Inc.

Annual Notice of Changes for 2024

You are currently enrolled as a member of Wellcare Low Premium (HMO). 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/allwellAR. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**
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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 Low Premium (HMO).
- 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 Low Premium (HMO).
- 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 1-800-977-7522 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 Low Premium (HMO)

- 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 Arkansas Health And Wellness Health Plan, Inc.. When it says “plan” or “our plan,” it means Wellcare Low Premium (HMO).

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Summary of Important Costs for 2024

The table below compares the 2023 costs and 2024 costs for Wellcare Low Premium (HMO) in several important areas. **Please note this is only a summary of costs.**

Cost	2023 (this year)	2024 (next year)
<p>Monthly plan premium*</p> <p>* Your premium may be higher or lower than this amount. See Section 1.1 for details.</p>	\$35	\$29
<p>Maximum out-of-pocket amount</p> <p>This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)</p>	\$5,950	\$5,400
<p>Doctor office visits</p>	<p>Primary care visits: \$0 copay per visit</p> <p>Specialist visits: \$30 copay per visit</p>	<p>Primary care visits: \$0 copay per visit</p> <p>Specialist visits: \$30 copay per visit</p>
<p>Inpatient hospital stays</p>	<p>For covered admissions, per admission:</p> <p>\$300 copay per day, for days 1 to 6 and a \$0 copay per day, for days 7 to 90 for each covered hospital stay. \$0 copay for additional covered days.</p>	<p>For covered admissions, per admission:</p> <p>\$300 copay per day, for days 1 to 6 and a \$0 copay per day, for days 7 to 90 for each covered hospital stay. \$0 copay for additional covered days.</p>
<p>Part D prescription drug coverage</p> <p>(See Section 1.5 for details.)</p>	<p>Deductible: \$0</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> Drug Tier 1 - Preferred Generic Drugs: 	<p>Deductible: \$0</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> Drug Tier 1 - Preferred Generic Drugs:

Cost	2023 (this year)	2024 (next year)
	<p>Standard cost sharing: You pay a \$0 copay for a one-month (30-day) supply.</p> <p>Preferred cost sharing: You pay a \$0 copay for a one-month (30-day) supply.</p> <ul style="list-style-type: none"> • Drug Tier 2 - Generic Drugs: Standard cost sharing: You pay a \$8 copay for a one-month (30-day) supply. Preferred cost sharing: You pay a \$3 copay for a one-month (30-day) supply. • Drug Tier 3 - Preferred Brand Drugs: Standard cost sharing: You pay a \$47 copay for a one-month (30-day) supply. You pay \$35 per month supply of each covered insulin product on this tier. Preferred cost sharing: You pay a \$42 copay for a one-month (30-day) supply. You pay \$35 per month supply of each covered insulin product on this tier. • Drug Tier 4 - Non-Preferred Drugs: Standard cost sharing: 	<p>Standard cost sharing: You pay a \$0 copay for a one-month (30-day) supply.</p> <p>Preferred cost sharing: You pay a \$0 copay for a one-month (30-day) supply.</p> <ul style="list-style-type: none"> • Drug Tier 2 - Generic Drugs: Standard cost sharing: You pay a \$8 copay for a one-month (30-day) supply. Preferred cost sharing: You pay a \$3 copay for a one-month (30-day) supply. • Drug Tier 3 - Preferred Brand Drugs: Standard cost sharing: You pay a \$47 copay for a one-month (30-day) supply. You pay \$35 per month supply of each covered insulin product on this tier. Preferred cost sharing: You pay a \$42 copay for a one-month (30-day) supply. You pay \$35 per month supply of each covered insulin product on this tier. • Drug Tier 4 - Non-Preferred Drugs: Standard cost sharing: You pay 50% of the total cost for a

Cost	2023 (this year)	2024 (next year)
	<p>You pay a \$100 copay for a one-month (30-day) supply. You pay \$35 per month supply of each covered insulin product on this tier. Preferred cost sharing: You pay a \$95 copay for a one-month (30-day) supply. You pay \$35 per month supply of each covered insulin product on this tier.</p> <ul style="list-style-type: none"> • Drug Tier 5 - Specialty Tier: Standard cost sharing: You pay 33% of the total cost for a one-month (30-day) supply. You pay \$35 per month supply of each covered insulin product on this tier. Preferred cost sharing: You pay 33% of the total cost for a one-month (30-day) supply. You pay \$35 per month supply of each covered insulin product on this tier. • Drug Tier 6 - Select Care Drugs: Standard cost sharing: You pay a \$0 copay for a one-month (30-day) supply. 	<p>one-month (30-day) supply. You pay \$35 per month supply of each covered insulin product on this tier. Preferred cost sharing: You pay 50% of the total cost for a one-month (30-day) supply. You pay \$35 per month supply of each covered insulin product on this tier.</p> <ul style="list-style-type: none"> • Drug Tier 5 - Specialty Tier: Standard cost sharing: You pay 33% of the total cost for a one-month (30-day) supply. You pay \$35 per month supply of each covered insulin product on this tier. Preferred cost sharing: You pay 33% of the total cost for a one-month (30-day) supply. You pay \$35 per month supply of each covered insulin product on this tier. • Drug Tier 6 - Select Care Drugs: Standard cost sharing: You pay a \$0 copay for a one-month (30-day) supply.

Cost	2023 (this year)	2024 (next year)
	<p>Preferred cost sharing: You pay a \$0 copay for a one-month (30-day) supply.</p> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays most of the cost for your covered drugs. • For each prescription, you pay whichever of these is larger: a payment equal to 5% of the cost of the drug (this is called coinsurance), or a copayment (\$4.15 for a generic drug or a drug that is treated like a generic, and \$10.35 for all other drugs.) 	<p>Preferred cost sharing: You pay a \$0 copay for a one-month (30-day) supply.</p> <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays the full cost for your covered Part D drugs and for excluded drugs that are covered under our enhanced benefit. You pay nothing.

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.)	\$35	\$29

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as creditable coverage) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be *less* if you are receiving “Extra Help” with your prescription drug costs. Please see Section 6 regarding "Extra Help" from Medicare.

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)
Maximum out-of-pocket amount Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$5,950	\$5,400 Once you have paid \$5,400 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.

Section 1.3 – Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at www.wellcare.com/allwellAR. 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 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

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	<p>The following in-network benefits have a change in prior authorization requirements.</p> <ul style="list-style-type: none"> • Outpatient hospital observation may require prior authorization. • Preventive dental services may require prior authorization. 	
Referrals	<p>The following in-network benefits have a change in referral requirements.</p> <ul style="list-style-type: none"> • Outpatient hospital observation do(es) <u>not</u> require prior authorization. • Preventive dental services do(es) <u>not</u> require prior authorization. 	
	<ul style="list-style-type: none"> • Hearing aids may require a referral. • Hearing exams may require a referral. • Eyewear may require a referral. 	
	<ul style="list-style-type: none"> • Hearing aids do(es) <u>not</u> require a referral. • Hearing exams do(es) <u>not</u> require a referral. • Eyewear do(es) <u>not</u> require a referral. 	

Cost	2023 (this year)	2024 (next year)
	<ul style="list-style-type: none"> Eye exams may require a referral. 	<ul style="list-style-type: none"> Eye exams do(es) <u>not</u> require a referral.
Dental services - Comprehensive dental services - Deductible	Your plan has a \$50 deductible for covered Comprehensive dental services.	Your plan has a \$25 deductible for covered Comprehensive dental services.
Dental services - Comprehensive dental services	Your plan has up to a \$1,500 allowance for all in-network covered comprehensive dental services every year.	Your plan has up to a \$2,500 allowance for all in-network covered preventive and comprehensive dental services every year.
Dental services - Comprehensive dental services - Diagnostic Services	Limited to 2 diagnostic service(s) every year.	Limited to 1 diagnostic service(s) every 12 months per test.
Dental services - Comprehensive dental services - Endodontics	Unlimited endodontic services every year.	Once per lifetime per tooth.
Dental services - Comprehensive dental services - Periodontics	Unlimited periodontic services every year.	Limited to 1 periodontic service(s) every 12 to 36 months or per lifetime, depending on type of service..
Dental services - Comprehensive dental services - Restorative Services	Limited to 1 restorative service(s) every 12 to 60 months depending on the service.	Limited to 1 restorative service(s) every 12 to 84 months depending on type of service.
Dental services - Preventive dental services	Your plan has no maximum allowance for in-network covered preventive dental services every year.	Your plan has up to a \$2,500 allowance for all in-network covered preventive and comprehensive dental services every year.
Emergency services	<p>You pay a \$95 copay for each Medicare-covered service.</p> <p>Copayment is waived if you are admitted to a hospital within 24 hours.</p>	<p>You pay a \$120 copay for each Medicare-covered service.</p> <p>Copayment is waived if you are admitted to a hospital within 24 hours.</p>

Cost	2023 (this year)	2024 (next year)
<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 \$120 copay for each covered service. Copayment is <u>not</u> waived if admitted to the hospital.</p>
<p>Medicare Part B prescription drugs - Chemotherapy/Radiation drugs</p>	<p>You pay 20% of the total cost for Medicare-covered services.</p>	<p>You pay 20% of the total cost for Medicare-covered services. 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.</p>
<p>Medicare Part B prescription drugs - Insulin drugs</p>	<p>You pay 20% of the total cost for Medicare-covered Part B insulin drugs.</p>	<p>You pay a \$35 copay for Medicare-covered Part B insulin drugs.</p>
<p>Medicare Part B prescription drugs- Part B drugs</p>	<p>You pay 20% of the total cost for Medicare-covered Part B drugs. Medicare-covered Part B drugs may be subject to Step Therapy requirements.</p>	<p>You pay 0% of the total cost for Medicare-covered Part B allergy antigens. You pay 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.</p>

Cost	2023 (this year)	2024 (next year)
<p>Outpatient diagnostic tests and therapeutic services and supplies - Lab services</p>	<p>You pay a \$0 copay for each Medicare-covered service.</p>	<p>You pay a \$0 copay for COVID-19 testing and specified testing-related services. You pay a \$50 copay for Medicare-covered genetic testing. You pay a \$0 copay for all other Medicare-covered lab services.</p>
<p>Outpatient mental health care - Non-psychiatric services - Group sessions</p>	<p>You pay a \$40 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>You pay a \$40 copay for each Medicare-covered Group 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>You pay a \$40 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>You pay a \$40 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 surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers - Outpatient hospital services</p>	<p>You pay a \$275 copay for each Medicare-covered service.</p>	<p>You pay a \$0 copay for a Medicare-covered diagnostic colonoscopy. You pay a \$275 copay for all other Medicare-covered outpatient hospital services.</p>

Cost	2023 (this year)	2024 (next year)
<p>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers - Outpatient hospital observation</p>	<p>You pay a \$95 copay for outpatient observation services when you enter observation status through an emergency room. You pay a \$275 copay for outpatient observation services when you enter observation status through an outpatient facility.</p>	<p>You pay a \$120 copay for outpatient observation services when you enter observation status through an emergency room. You pay a \$275 copay for outpatient observation services when you enter observation status through an outpatient facility.</p>
<p>Over-the-counter benefit</p>	<p>You pay a \$0 copay. You receive a benefit of \$85 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>Partial hospitalization services</p>	<p>You pay a \$55 copay per day for each Medicare-covered service.</p>	<p>You pay a \$85 copay per day for each Medicare-covered service.</p>
<p>Pulmonary rehabilitation services</p>	<p>You pay a \$20 copay for each Medicare-covered service.</p>	<p>You pay a \$15 copay for each Medicare-covered service.</p>
<p>Skilled nursing facility (SNF) care</p>	<p>For Medicare-covered admissions, per admission: You pay a \$0 copay per day, for days 1 to 20, a \$196 copay per day, for days 21 to 60, and a \$0 copay per day, for days 61 to 100 for Medicare-covered skilled nursing facility care. Beyond day 100: You are responsible for all costs.</p>	<p>For Medicare-covered admission per admission: You pay a \$0 copay per day, for days 1 to 20, a \$203 copay per day, for days 21 to 60, and a \$0 copay per day, for days 61 to 100 for Medicare-covered skilled nursing facility care. Beyond day 100: You are responsible for all costs.</p>
<p>Supervised Exercise Therapy (SET)</p>	<p>You pay a \$20 copay for each Medicare-covered service.</p>	<p>You pay a \$15 copay for each Medicare-covered service.</p>

Cost	2023 (this year)	2024 (next year)
<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 \$120 copay for each covered service. Copayment is <u>not</u> waived if you are admitted to a hospital.</p>
<p>Wellcare Spendables™</p>	<p>The Wellcare Spendables™ card is <u>not</u> covered.</p>	<p>You pay a \$0 copay. You receive a \$35 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 \$420 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>

Cost	2023 (this year)	2024 (next year)

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

Note: If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the Low-Income Subsidy Rider or the LIS Rider), which tells you about your drug costs. If you receive “Extra Help” and you haven’t received this insert by September 30th, 2023, please call Member Services and ask for the LIS Rider.

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

For drugs on Tier 4 - Non-Preferred Drugs, your cost sharing in the initial coverage stage is changing from a copayment to coinsurance. Please see the following chart for the changes from 2023 to 2024.

Stage	2023 (this year)	2024 (next year)
Stage 2: Initial Coverage Stage During this stage, the plan pays its share of the cost of your drugs, and you pay your share of the cost.	Your cost for a one-month supply at a network pharmacy: Drug Tier 1 - Preferred Generic Drugs: <i>Standard cost sharing:</i> You pay a \$0 copay per prescription. <i>Preferred cost sharing:</i> You pay a \$0 copay per prescription. Drug Tier 2 - Generic Drugs: <i>Standard cost sharing:</i> You pay a \$8 copay per prescription. <i>Preferred cost sharing:</i> You pay a \$3 copay per prescription.	Your cost for a one-month supply at a network pharmacy: Drug Tier 1 - Preferred Generic Drugs: <i>Standard cost sharing:</i> You pay a \$0 copay per prescription. <i>Preferred cost sharing:</i> You pay a \$0 copay per prescription. Drug Tier 2 - Generic Drugs: <i>Standard cost sharing:</i> You pay a \$8 copay per prescription. <i>Preferred cost sharing:</i> You pay a \$3 copay per prescription.

Stage	2023 (this year)	2024 (next year)
<p>Stage 2: Initial Coverage Stage (continued)</p> <p>For 2023 you paid a \$100 or \$95 copayment for drugs on Tier 4: Non-Preferred Drugs. For 2024 you will pay 50% coinsurance for drugs on this tier.</p>	<p>Drug Tier 3 - Preferred Brand Drugs: <i>Standard cost sharing:</i> You pay a \$47 copay per prescription. You pay \$35 per month supply of each covered insulin product on this tier. <i>Preferred cost sharing:</i> You pay a \$42 copay per prescription. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Drug Tier 4 - Non-Preferred Drugs: <i>Standard cost sharing:</i> You pay a \$100 copay per prescription. You pay \$35 per month supply of each covered insulin product on this tier. <i>Preferred cost sharing:</i> You pay a \$95 copay per prescription. You pay \$35 per month supply of each covered insulin product on this tier.</p>	<p>Drug Tier 3 - Preferred Brand Drugs: <i>Standard cost sharing:</i> You pay a \$47 copay per prescription. You pay \$35 per month supply of each covered insulin product on this tier. <i>Preferred cost sharing:</i> You pay a \$42 copay per prescription. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Drug Tier 4 - Non-Preferred Drugs: <i>Standard cost sharing:</i> You pay 50% of the total cost. You pay \$35 per month supply of each covered insulin product on this tier. <i>Preferred cost sharing:</i> You pay 50% of the total cost. You pay \$35 per month supply of each covered insulin product on this tier.</p>

Stage	2023 (this year)	2024 (next year)
<p>Stage 2: Initial Coverage Stage (continued)</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>We changed the tier for some of the drugs on our "Drug List." To see if your drugs will be in a different tier, look them up on the "Drug List."</p> <p>Most adult Part D vaccines are covered at no cost to you.</p>	<p>Drug Tier 5 - Specialty Tier: <i>Standard cost sharing:</i> You pay 33% of the total cost. You pay \$35 per month supply of each covered insulin product on this tier. <i>Preferred cost sharing:</i> You pay 33% of the total cost. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Drug Tier 6 - Select Care Drugs: <i>Standard cost sharing:</i> You pay a \$0 copay per prescription. <i>Preferred cost sharing:</i> You pay a \$0 copay per prescription.</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>Drug Tier 5 - Specialty Tier: <i>Standard cost sharing:</i> You pay 33% of the total cost. You pay \$35 per month supply of each covered insulin product on this tier. <i>Preferred cost sharing:</i> You pay 33% of the total cost. You pay \$35 per month supply of each covered insulin product on this tier.</p> <p>Drug Tier 6 - Select Care Drugs: <i>Standard cost sharing:</i> You pay a \$0 copay per prescription. <i>Preferred cost sharing:</i> You pay a \$0 copay per prescription.</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 and for excluded drugs that are covered under our enhanced benefit.

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>

SECTION 3 Deciding Which Plan to Choose

Section 3.1 – If you want to stay in Wellcare Low Premium (HMO)

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 Low Premium (HMO).

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. If you do not enroll in a Medicare drug plan, please see Section 1.1 regarding a potential Part D late enrollment penalty.

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 Low Premium (HMO).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Wellcare Low Premium (HMO).
- 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.

SECTION 4 Deadline for 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.

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

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Arkansas, the SHIP is called Arkansas Senior Health Insurance Information Program (SHIIP).

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Arkansas Senior Health Insurance Information Program (SHIIP) 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 Arkansas Senior Health Insurance Information Program (SHIIP) at 1-800-224-6330 (TTY users should call 711). You can learn more about Arkansas Senior Health Insurance Information Program (SHIIP) by visiting their website (<https://insurance.arkansas.gov/pages/consumer-services/senior-health/>).

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.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. To see if you qualify, 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).
- **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 Arkansas AIDS Drug Assistance Program (ADAP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call The

Arkansas AIDS Drug Assistance Program (ADAP), 1-501-661-2408 (TTY 711) from 8 a.m. - 4:30 p.m. local time, Monday - Friday.

SECTION 7 Questions?

Section 7.1 – Getting Help from Wellcare Low Premium (HMO)

Questions? We're here to help. Please call Member Services at 1-800-977-7522. (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 Low Premium (HMO). 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/allwellAR. 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/allwellAR. 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.

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.

Form CMS-10802

(Expires 12/31/25)

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Updated: 06/01/2023

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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