2022
Summary of Benefits

Louisiana

Wellcare No Premium Baton Rouge General (HMO)

H2491 | 014

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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 No Premium Baton Rouge General (HMO) from January 1, 2022 to December 31, 2022.

This booklet will provide you with a summary of what we cover and the cost-sharing responsibilities. It does not list every service, limitation, or exclusion. A complete list of services can be found in the plan's Evidence of Coverage (EOC). You can find the Evidence of Coverage on our website at www.wellcare.com/medicare. 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 service area includes these parishes in Louisiana: Ascension, East Baton Rouge, East Feliciana, Iberville, Livingston, Pointe Coupee, St. Helena, St. James, West Baton Rouge, and West Feliciana.

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.

Health Maintenance Organizations (HMOs) are health care plans offered by an insurance provider with a network of contracted healthcare providers and facilities. HMOs generally require members to select a primary care provider (PCP) to coordinate care and if you need a specialist, the PCP will choose one who is also in our network.

Tiered plans feature lower copays and/or coinsurances when members seek care from a Tier 1 care provider for their medical services. Generally, when members choose to see other providers, they may pay higher costs. This choice provides them with the flexibility to choose between providers and the cost of their care.

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

Our plans also include prescription drug coverage and access to our large network of pharmacies. Our plans use a formulary. Our drug plans are designed specifically for Medicare beneficiaries and include a comprehensive selection of affordable generic and brand name drugs.

Which doctors, hospitals and pharmacies can I use? Wellcare No Premium Baton Rouge General (HMO) has 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/medicare.

For more information, please call us at 1-844-917-0175 (TTY users should call 711). Hours are Between October 1 and March 31, representatives are available Monday-Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday-Friday, 8 a.m. to 8 p.m. Visit us at www.wellcare.com/medicare.

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.

Benefits

	Wellcare No Premium Baton Rouge General (HMO) H2491, Plan 014
Service Area	Our service area includes these parishes in Louisiana: Ascension, East Baton Rouge, East Feliciana, Iberville, Livingston, Pointe Coupee, St. Helena, St. James, West Baton Rouge, and West Feliciana.
Monthly plan premium You must continue to pay your Medicare Part B premium.	$0
Deductible	No deductible
Maximum out-of-Pocket Responsibility (does not include prescription drugs)	$3,400 annually This is the most you will pay in copays and coinsurance for Part A and B services for the year.
Inpatient Hospital coverage	**Tier 1:** For each admission, you pay: • $80 copay per day for days 1 through 10 • $0 copay per day for days 11 through 90 **Tier 2:** For each admission, you pay: • $275 copay per day for days 1 through 10 • $0 copay per day for days 11 through 90 ▪ *

Services with an asterisk (*) may require prior authorization.
Services with a square (▪) means a referral may be required.

Benefits

	Wellcare No Premium Baton Rouge General (HMO) H2491, Plan 014
Outpatient Hospital coverage Outpatient hospital services	Tier 1 $175 copay for outpatient non-surgical services, including outpatient palliative care, received in a Tier-1 facility. $225 copay for outpatient surgical services received in a Tier-1 facility. Tier 2 $300 copay for outpatient non-surgical services, including outpatient palliative care, received in a Tier-2 facility. $350 copay for outpatient surgical services received in a Tier-2 facility. ▪ *
Outpatient hospital observation services	Tier 1 $120 copay for outpatient observation services when you enter observation status through an emergency room at a Tier 1 Provider. $225 copay for outpatient observation services when you enter observation status through an outpatient facility at a Tier 1 Provider. Tier 2 $120 copay for outpatient observation services when you enter observation status through an emergency room at a Tier 2 Provider. $350 copay for outpatient observation services when you enter observation status through an outpatient facility at a Tier 2 Provider. ▪ *
Ambulatory surgical center (ASC)	Tier 1 $250 copay Tier 2 $350 copay ▪ *

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Benefits

	Wellcare No Premium Baton Rouge General (HMO) H2491, Plan 014
Doctor Visits Primary Care Providers	Tier 1 $0 copay Tier 2 20% coinsurance
Specialists	Tier 1 $10 copay Tier 2 $50 copay ▪ *
Preventive Care (e.g., Annual Wellness visit, Bone mass 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))	$0 copay
Emergency care	$120 copay Copay is waived if you are admitted to a hospital within 24 hours.
Worldwide emergency coverage	$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.

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Benefits

	Wellcare No Premium Baton Rouge General (HMO) H2491, Plan 014
Worldwide urgent care coverage	$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	COVID-19 testing and specified testing-related services at any location are $0.
Lab services	$0 copay ▪ *
Diagnostic tests and procedures	$0 copay for spirometry test for members with a diagnosis of COPD, and specified testing-related services. $0 copay for removal of abnormal tissue and/or polyps during a colonoscopy performed as a preventive screening for colorectal cancer. Tier 1 $30 copay for services received from a tier-1 provider. Tier 2 $40 copay for all other services received from a tier-2 provider. ▪ *
Outpatient X-rays	$0 copay ▪ *

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Benefits

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Diagnostic radiology services (e.g. MRI, CAT Scan)	$0 copay for a DEXA scan. $0 copay for a Diagnostic Mammogram. Tier 1 $175 copay for diagnostic radiology services received at a tier 1 provider in an outpatient setting. Tier 2 $300 copay for diagnostic radiology services received at a tier 2 provider in an outpatient setting. $100 copay for diagnostic radiology services at all other locations. ▪ *
Therapeutic Radiology	20% coinsurance ▪ *
Hearing services Hearing Exam Medicare Covered	Tier 1 $10 copay Tier 2 $50 copay *
Routine hearing exam	$0 copay * 1 exam every year
Hearing Aids Hearing Aid Fitting/Evaluation(s)	$0 copay * 1 fitting(s) / evaluation(s) every year

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Benefits

	Wellcare No Premium Baton Rouge General (HMO) H2491, Plan 014
Hearing aid allowance	Up to a $1,000 allowance for both ears combined every year for hearing aids.
All types	$0 copay *
	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.
Dental services	
Preventive services	$0 copay *
	Cleanings 2 every year
	Dental x-rays 1 every 12 to 36 months
	Oral exams 2 every year
Fluoride Treatment	$0 copay *
	1 every year
Comprehensive services	
Medicare Covered	Tier 1 $10 copay for each Medicare-covered service Tier 2 $50 copay for each Medicare-covered service *
Diagnostic Services	$0 copay *
	1 diagnostic service(s) every year

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Benefits

	Wellcare No Premium Baton Rouge General (HMO) H2491, Plan 014
Restorative Services	$0 copay * 1 restorative service(s) every 12 to 84 months
Endodontics/ Periodontics/ Extractions	$0 copay * 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 * 1 non-routine service(s) every day to 60 months
Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services	$0 copay * 1 Prosthodontic procedure every 12 to 84 months 1 Oral Maxillofacial procedure every 12 to 60 months or per lifetime 1 Other service every 6 to 60 months
Additional Dental Information	**What you should know:** This plan includes coverage of preventive and comprehensive services up to $3,000.
Vision Services	
Eye Exam Medicare Covered	Tier 1 $0 copay (Medicare-covered diabetic retinopathy screening) $10 copay (all other Medicare-covered eye exams) Tier 2 $0 copay (Medicare-covered diabetic retinopathy screening) $50 copay (all other Medicare-covered eye exams) *

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Benefits

	Wellcare No Premium Baton Rouge General (HMO) H2491, Plan 014
Routine eye exam (Refraction)	$0 copay * 1 exam every year
Glaucoma screening	$0 copay for each Medicare-covered service. ▪
Eyewear Medicare Covered	$0 copay *
Routine eyewear Contact lenses/Eyeglasses (lenses and frames)/Eyeglass frames Eyewear allowance	 $0 copay Unlimited contacts every year Unlimited glasses (lenses and/or frames) every year * Up to a $300 combined allowance every year.
Mental Health Services Inpatient visit	 For each admission, you pay: • $230 copay per day for days 1 through 10 • $0 copay per day for days 11 through 90 ▪ *
Outpatient individual therapy visit	$40 copay ▪ *
Outpatient group therapy visit	$40 copay ▪ *

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Benefits

	Wellcare No Premium Baton Rouge General (HMO) H2491, Plan 014
Skilled nursing facility (SNF)	**Tier 1:** For each benefit period, you pay: • $0 copay per day for days 1 through 20 • $165 copay per day for days 21 through 100 **Tier 2:** For each benefit period, you pay: • $0 copay per day for days 1 through 20 • $178 copay per day for days 21 through 100 ▪ *
Therapy and Rehabilitation Services Physical Therapy	Tier 1 $30 copay Tier 2 $40 copay ▪ *
Outpatient rehabilitation services provided by an occupational therapist	Tier 1 $30 copay Tier 2 $40 copay ▪ *
Pulmonary rehabilitation services	$30 copay ▪ *
Ambulance Ground Ambulance	$275 copay *
Air Ambulance	$275 copay *

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Benefits

	Wellcare No Premium Baton Rouge General (HMO) H2491, Plan 014
Transportation Services	Not covered
Medicare Part B Drugs	
Chemotherapy drugs	20% coinsurance *
Other Part B drugs	20% coinsurance *

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Prescription Drug Coverage	**Wellcare No Premium Baton Rouge General (HMO) H2491, Plan 014**
Stage 1: Annual Prescription Deductible	
Deductible	This plan has no deductible for Part D covered drugs, this payment stage doesn't apply.
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.	
Standard Retail cost-sharing (30-day/90-day supply)	
	Standard
Tier 1 (Preferred Generic Drugs - includes preferred generic drugs and may include some brand drugs.)	$0 / $0 copay
Tier 2 (Generic Drugs - includes generic drugs and may include some brand drugs.)	$20 / $60 copay
Tier 3 (Preferred Brand Drugs - includes preferred brand drugs and may include some generic drugs.)	$47 / $141 copay
Tier 4 (Non-Preferred Drugs - includes non-preferred brand and non-preferred generic drugs.)	43% / 43% coinsurance

Prescription Drug Coverage	Wellcare No Premium Baton Rouge General (HMO) H2491, Plan 014
	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.)	33% coinsurance / Not Available
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

Prescription Drug Coverage	Wellcare No Premium Baton Rouge General (HMO) H2491, Plan 014	
Stage 2: Initial Coverage (after you pay your deductible, if applicable) (Continued)		
Mail-order cost-sharing (30-day/90-day supply)		
	Preferred	**Standard**
Tier 1 (Preferred Generic Drugs - includes preferred generic drugs and may include some brand drugs.)	$0 / $0 copay	$0 / $0 copay
Tier 2 (Generic Drugs - includes generic drugs and may include some brand drugs.)	$20 / $0 copay	$20 / $60 copay
Tier 3 (Preferred Brand Drugs - includes preferred brand drugs and may include some generic drugs.)	$47 / $94 copay	$47 / $141 copay
Tier 4 (Non-Preferred Drugs - includes non-preferred brand and non-preferred generic drugs.)	43% / 43% coinsurance	43% / 43% coinsurance
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.)	33% coinsurance / Not Available	33% coinsurance / Not Available

Prescription Drug Coverage	Wellcare No Premium Baton Rouge General (HMO) H2491, Plan 014	
	Preferred	**Standard**
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
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.	
Stage 4: Catastrophic Coverage		
	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach $7,050, you pay the greater of: • 5% coinsurance, or • $3.95 copay for generic (including brand drugs treated as generic) and a $9.85 copay for all other drugs.	

Cost-sharing may differ based on point-of-service (mail-order, retail, Long Term Care (LTC)), home infusion, whether the pharmacy is in our preferred or standard network, or whether the prescription is a short-term (30-day supply) or long term (90-day supply).

Excluded Drugs:

This plan includes enhanced drug coverage of certain excluded drugs. Generic only Sildenafil and Vardenafil on Tier 1 have a quantity limit of six pills every 30 days.

Because these drugs are excluded from Part D coverage under Medicare, they are not covered by Extra Help. Also, the amount you pay when you fill a prescription for these drugs does not count toward qualifying you for the Catastrophic Coverage Stage.

Please see your Formulary and Evidence of Coverage for details regarding this drug coverage.

Additional Benefits

	Wellcare No Premium Baton Rouge General (HMO) H2491, Plan 014
Chiropractic Services Medicare-covered	$20 copay ▪ *
Acupuncture Medicare-covered	Tier 1 $0 copay for Medicare-covered Acupuncture received in a PCP office. Tier 2 20% coinsurance for Medicare-covered Acupuncture received in a PCP office. Tier 1 $10 copay for Medicare-covered Acupuncture received in a Specialist office. Tier 2 $50 copay for Medicare-covered Acupuncture received in a Specialist office. $20 copay for Medicare-covered Acupuncture received in a Chiropractor office. ▪ *
Podiatry Services (Foot Care) Medicare Covered	Tier 1 $10 copay Tier 2 $50 copay ▪ * **What you should know:** Foot exams and treatments are available if you have diabetes-related nerve damage and/or meet certain conditions.

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Additional Benefits

	Wellcare No Premium Baton Rouge General (HMO) H2491, Plan 014
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 device.
Home health agency care	$0 copay ▪ *
Meals Post-Acute Meals	$0 copay for each post-acute meal ▪ **What you should know:** You pay nothing for post-acute meals immediately following an Inpatient hospital stay to aid in recovery with a maximum of 3 meals per day for up to 14 days.
Chronic Meals	$0 copay for each chronic meal ▪ **What you should know:** You pay nothing for home delivered meals as part of a supervised program designed to transition members with chronic conditions to lifestyle modifications. Members receive 3 meals per day for up to 28 days per month, for a maximum of 84 meals. The benefit can be received for up to 3 months.
Medical Equipment/Supplies Durable Medical Equipment (DME)	20% coinsurance *

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Additional Benefits

	Wellcare No Premium Baton Rouge General (HMO) H2491, Plan 014
Prosthetics	20% coinsurance *
Diabetic supplies	$0 copay *
Diabetic therapeutic shoes or inserts	20% coinsurance *
Opioid treatment program services	Tier 1 $10 copay Tier 2 $50 copay ▪ *
Over-the-Counter (OTC) Items	$0 copay The maximum total benefit is $35 every three months **What you should know:** Members may purchase eligible items from participating locations or through the plan's catalog for delivery to their home.
Wellness Programs Fitness	For a detailed list of wellness program benefits offered, please refer to the Evidence of Coverage. $0 copay Coverage includes: Activity Tracker and Physical Fitness **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.

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Additional Benefits

	Wellcare No Premium Baton Rouge General (HMO) H2491, Plan 014
Additional sessions of smoking and tobacco cessation counseling	$0 copay Limited to 5 visit(s) every year
Additional Routine Annual Physical	$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
Personal emergency medical response device (PERS)	$0 copay
Flex Card	$500 yearly benefit **What you should know:** The Flex Card benefit is a debit card that may be used to reduce out of pocket costs at a dental, vision or hearing providers that accepts the card carrier.

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ATENCIÓN: Si habla español, contamos con servicios de asistencia lingüística que se encuentran disponibles para usted de manera gratuita. Llame al 1-877-374-4056 (TTY: 711).

注意：如果您説中文，您可以免費獲得語言援助服務。請致電 1-877-374-4056 (TTY：711)。

Chú ý: Nếu quý vị nói tiếng Việt, dịch vụ hỗ trợ ngôn ngữ có sẵn miễn phí dành cho quý vị. Hãy gọi số 1-877-374-4056 (TTY: 711).

주의사항: 한국어를 구사할 경우, 언어 보조 서비스를 무료로 이용 가능합니다.
1-877-374-4056 (TTY: 711) 번으로 연락해 주십시오.

Atensyon: Kung nagsasalita ka ng Tagalog, may mga available na libreng tulong sa wika para sa iyo. Tumawag sa 1-877-374-4056 (TTY: 711).

Dumngeg: No agsasau ka iti Ilokano, dagiti tulong nga serbisio, a libre, ket available para kaniam. Awagan ti 1-877-374-4056 (TTY: 711).

La Silafia: Afai e te tautala i le gagana Sāmoa, gagana ‘au’aunaga fesoasoani, fai fua leai se totogi, o lo’o avanoa ia te ‘oe. Vala’au le 1-877-374-4056 (TTY: 711).

Maliu: Inā ‘ōlelo Hawai‘i ‘oe, he lawelawe māhele ‘ōlelo, manuahi, i lako iā ‘oe. E kelepona iā 1-877-374-4056 (TTY: 711).

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at 1-844-917-0175 (TTY: 711). Between October 1 and March 31, representatives are available Monday-Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday-Friday, 8 a.m. to 8 p.m.

Understanding the Benefits

- ☐ Review the full list of benefits found in the *Evidence of Coverage* (EOC), especially for those services for which you routinely see a doctor. Visit www.wellcare.com/medicare or call 1-844-917-0175 (TTY: 711) to view a copy of the EOC.
- ☐ Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- ☐ Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

Understanding Important Rules

- ☐ **For plans with a plan premium (Does not apply to plans with zero plan premium):** In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- ☐ Benefits, premiums and/or copayments/co-insurance may change on January 1, 2023.
- ☐ **For HMO plans only:** Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- ☐ **For PPO and PFFS plans only:** Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situations, non-contracted providers may deny care. In addition, you will pay a higher co-pay for services received by non-contracted providers.
- ☐ **For C-SNP plans only:** This plan is a chronic condition special needs plan (C-SNP). Your ability to enroll will be based on verification that you have a qualifying specific severe or disabling chronic condition.
- ☐ **For D-SNP plans only:** This plan is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.

Contact Us

For more information, please contact us:

By phone

Toll-free at 1-844-917-0175 (TTY 711). Your call may be answered by a licensed agent.

Hours of Operation

Between October 1 and March 31, representatives are available Monday-Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday-Friday, 8 a.m. to 8 p.m.

Online www.wellcare.com/medicare

We're with our members every step of the way.

Centene, Inc. is an HMO, PPO, PFFS, PDP plan with a Medicare contract and is an approved Part D Sponsor. Our D-SNP plans have a contract with the state Medicaid program. Enrollment in our plans depends on contract renewal.