



wellcareTM

Medicare Advantage Plan
All-in-One Guide
2024

**Choosing the right Medicare Advantage
Plan for your well-being**

The coverage you need & more

Getting the **right coverage** is important, but that doesn't mean it has to be confusing—or expensive.

A little information can make a big difference when it comes to learning how Medicare works. It's important for you to understand all your options to get the best value and coverage for your needs.

This All-in-One Guide will help you understand the basics of Medicare, and give you the information you need to choose the plan that's right for you.

If you have any questions, we're here to help.



CALL 866-360-8144 (TTY: 711)










8 a.m.-8 p.m., 7 days a week



WellcareNow.com

Pick a Medicare Advantage plan that **supports your health needs.**

Take a moment to assess your health needs. Make a list. Prioritize it. Then evaluate your coverage options based on those needs. That'll make choosing the right Medicare Advantage plan a whole lot easier. Here's a brief list to help you get started:

-  Prescription drug coverage with \$0 Tier 1 generic drugs
-  Dental benefits
-  Vision benefits
-  Hearing benefits
-  Rides to and from the doctor or pharmacy
-  Over-the-counter health items
-  Telehealth online doctor visits
-  24-hour nurse line
-  Fitness benefits



Read on to learn more about your Medicare Advantage options. →

Are you **eligible** for Medicare?

You can enroll in a Medicare plan if:

- You are about to, or have recently, turned 65
- You have a chronic health condition
- You are losing your retiree health coverage
- You are under the age of 65, but have received Social Security disability benefits for at least two years
- You are turning 65 and currently have Medicaid coverage

For more information call:



1-800-MEDICARE (1-800-633-4227) TTY users may call 1-877-486-2048.

24 hours a day, 7 days a week



Or visit www.medicare.gov.

The parts of Original Medicare



Part A
Hospital Coverage



Part B
Medical Coverage

The optional parts of Original Medicare



Part C
Medicare Advantage



Part D
Prescription Drug Coverage

Most people are automatically enrolled in Medicare Part A when they turn 65. Once you enroll in Part B, you can select your Medicare Advantage plan. Make sure you enroll in a plan with prescription drug coverage.



Are you **paying too much** out-of-pocket?

Did you know that original Medicare only covers about 80% of your expenses? With Original Medicare, you might be paying out-of-pocket for copays, premiums and extra benefits you need to be healthy.

Medicare Advantage plans cover many of those expenses at no additional cost to you.

Important **questions** you should be asking.

Choosing the right Medicare Advantage plan can be easier than you think—if you know what to look for. There’s a lot to consider as you explore your healthcare options, but if you start by asking these important questions, it will help you find a plan that fits.



Does the plan cover my prescription drugs?

Original Medicare does NOT cover prescription drugs. But just because a Medicare Advantage plan offers prescription drug coverage, that doesn’t mean your specific drugs are covered. Be sure to check the prescription drug formulary of the plans you’re considering to see if your drugs are covered—and find out how much they’ll cost.



Does the plan have a strong network of local doctors and hospitals?

Before you enroll in a plan, check to make sure its network includes the doctors you’d like to see, as well as your preferred local hospitals.



Am I missing out on any supplemental benefits?

A Medicare Advantage plan covers everything Original Medicare does, PLUS EXTRA benefits like dental, vision, hearing, over-the-counter allowances and transportation.

We're **happy to help.**



A Wellcare Licensed Agent is ready to answer your questions.
866-360-8144 (TTY: 711)



Do I qualify for EXTRA HELP?

If you have limited income or resources, you may qualify for EXTRA HELP with your prescription drug costs like premiums, deductible and co-insurance.



Is this plan a good overall value?

A plan's value is about much more than monthly premiums, and can include important extra benefits. You should be asking: Is there a maximum out-of-pocket limit? Does the plan offer an allowance for over-the-counter health items? Does it have the supplemental benefits you need? Having access to the benefits you need can greatly increase the plan's value.



When can I enroll?

Generally, you can enroll in Medicare and join a Medicare Advantage plan when you first turn 65. You can change your plan each year during the Annual Enrollment Period.

When can you first **enroll** in Medicare?



The Initial Enrollment Period (IEP) is based on the month of your 65th birthday. You can enroll as early as **three months before your birthday month** or as late as **three months after your birthday month**.

When can you **change** your plan?

All Medicare recipients have an opportunity to change their healthcare coverage during the **Annual Enrollment Period (AEP)**, which begins on **October 15** and ends on **December 7** each year. The choices you make during the Annual Enrollment Period will take effect on January 1 of the upcoming year.

Special Enrollment Periods

There are special circumstances in which you may join a Part C or Part D plan at other times of the year, including:

- if you are on both Medicare and Medicaid
- if your current plan is terminated
- if you move to a new residence in a new service area

There are other special circumstances where you may qualify for a Special Enrollment Period.

If you have questions, call us at **866-360-8144 (TTY: 711)**.

Find the plan that **works** for you.

**Different people have different needs.
Wellcare has plans to fit your life.**

PPO Plans With a Medicare Advantage Preferred Provider Organization (PPO) plan, you can pick your own doctor, and you don't have to get referrals to see a specialist.

HMO Plans A Health Maintenance Organization (HMO) Medicare Advantage plan provides you with access to a network of contracted hospitals and providers. This type of plan often provides cost-savings, but requires you to stay in the contracted network.

C-SNP Plans Chronic Condition Special Needs Plans (C-SNPs) help manage conditions like diabetes, cardiovascular disease or congestive heart failure, among others, to reduce your health risks. These plans may target a single chronic condition or multiple conditions.

D-SNP Plans If you have Medicaid and Medicare, you may qualify for a Dual Special Needs (D-SNP) plan. These plans offer extra benefits for qualifying members at no cost. You may also get access to a care manager who can coach you on ways to reach your health goals.

Prescription drug coverage

Wellcare offers affordable Medicare Advantage plans that include Part D coverage.

Keep in mind that if you do not choose prescription drug coverage during your Initial Enrollment Period, you may be subject to a penalty if you decide you want this important option later.

Call a Licensed Agent for plan
details in your service area.
866-360-8144 (TTY: 711)



Take the **next step.**

Compare plans online. Visit WellcareNow.com to compare plans and enroll online.

Attend an event. Join a local or virtual event to connect with a Licensed Agent in your neighborhood.

Find an event at WellcareSeminars.com.

Talk to a Licensed Agent. Call or set up an in-person appointment with a Licensed Agent who is dedicated to helping you find the right coverage.

We're here to **help.**

We hope this guide has helped you. **If you have questions, or need assistance when it comes time to select a plan or enroll, don't hesitate to give us a call.**



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WellcareNow.com



'Ohana Health Plan, a plan offered by WellCare Health Insurance of Arizona, Inc. 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. Washington residents: Health Net Life Insurance Company is contracted with Medicare for PPO plans. "Wellcare by Health Net" is issued by Health Net Life Insurance Company. "Wellcare" is issued by Wellcare of Washington, Inc. "Wellcare" is issued by WellCare Health Insurance Company of Washington, Inc. For accommodations of persons with special needs at meetings, call 1-877-699-3552 TTY 711. There is no obligation to enroll. Arizona D-SNP plans: Contract services are funded in part under contract with the State of Arizona. New Mexico (NM) Dual Eligible Special Needs Plan (D-SNP) Members: As a Wellcare by Allwell D-SNP member, you have coverage from both Medicare and Medicaid. Medicaid services are funded in part by the state of New Mexico. NM Medicaid benefits may be limited to payment of Medicare premiums for some members. Louisiana D-SNP prospective enrollees: For detailed information about Louisiana Medicaid benefits, please visit the Medicaid website at <https://ldh.la.gov/medicaid> or <https://www.louisianahealthconnect.com>. To request a written copy of our Medicaid Provider Directory, please contact us. Notice: TennCare is not responsible for payment for these benefits, except for appropriate cost sharing amounts. TennCare is not responsible for guaranteeing the availability or quality of these benefits. Any benefits above and beyond traditional Medicare benefits are applicable to Wellcare Medicare Advantage only and do not indicate increased Medicaid benefits. Indiana D-SNP prospective enrollees: For detailed information about Indiana Medicaid benefits, please visit the Medicaid website at <https://www.in.gov/medicaid>. Wellcare by Allwell (HMO and HMO SNP) includes products that are underwritten by Superior HealthPlan, Inc. and Superior HealthPlan Community Solutions, Inc. Wellcare (HMO and HMO SNP) includes products that are underwritten by WellCare of Texas, Inc., WellCare National Health Insurance Company, and SelectCare of Texas, Inc.