2027
Summary of Benefits

California

Wellcare Health Net Dual Liberty (HMO D-SNP)

H3561 | 009 | 000

©Wellcare 2026

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 Health Net Dual Liberty (HMO D-SNP) from January 1, 2027 to December 31, 2027.

This booklet will provide you with a summary of what we cover and what you pay. 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 go.wellcare.com/HealthNetCA. To request a copy, please call 1-844-480-0680, (TTY 711). Hours are Sunday-Saturday, 8 a.m. to 8 p.m. (all time zones).

Who can join?

This is a Dual Eligible Needs Plan (D-SNP) for people who have both Medicare and California Medi-Cal (Medicaid).

To join this plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, live in our service area, and be a United States citizen or lawfully present in the United States. You must continue to pay your Medicare Part B premium if not otherwise paid for under California Medi-Cal (Medicaid) or by another third party. You must be eligible for Medicare and Full Medicaid Benefits or Medicare cost sharing assistance under Medicaid.

To enroll in this plan you must be eligible for the following Medicare Savings Program:

H3561009000 Wellcare Health Net Dual Liberty (HMO D-SNP) - FBDE, QMB+, SLMB+

Refer to "Medicare Savings Program (MSP) Levels" section below for a description of all MSP levels.

Please contact the plan for further details.

Plan's service areas:

Our service area includes these counties in California: Imperial, Kern, Orange, Placer, Riverside, San Bernardino, San Diego, and San Francisco.

About this plan & how to get care

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.

Our plan gives you access to our network of 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. **Please note** that, if you go elsewhere without proper authorization, you will have to pay in full. Neither Medicare nor our plan will be responsible for the costs. The only exceptions are emergencies, urgently needed services when the network is not available (that is, in situations when it is unreasonable or not possible to

obtain services in-network), out-of-area dialysis services, and cases in which Wellcare Health Net Dual Liberty (HMO D-SNP) authorizes use of out-of-network providers.

Part D prescription drugs are covered. You have access to our large network of pharmacies. Some of our network pharmacies have preferred cost-sharing. You may pay less if you use these pharmacies. Our plan uses 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 Health Net Dual Liberty (HMO D-SNP) has a network of doctors, hospitals, pharmacies, and other providers. If you use providers that are not in our network, the plan may not pay for these services.

You can save money by using our preferred mail-order pharmacy and by using providers in the plan's network. You can see our plan's provider and pharmacy directory at go.wellcare.com/2027providerdirectories. Our complete plan Formulary (list of Part D prescription drugs) is on our website at go.wellcare.com/druglist-53.

We cover the services and items in this document and the Evidence of Coverage if they are medically necessary.

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 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.

We can send materials to you in a language other than English or in an alternate format (such as braille, audio, or large print). For more information, or to request information in an alternate format, please call us at 1-844-480-0680 (TTY users should call 711). Hours are Sunday-Saturday, 8 a.m. to 8 p.m. (all time zones).

Understanding Dual Eligibility

Dual Eligible Special Needs Plans (DSNPs) are specialized Medicare Advantage plans that provide healthcare benefits for beneficiaries that have both Medicare and Medicaid coverage.

Medicaid is a joint federal and state government program that helps with medical costs for certain people with limited incomes and resources. Medicaid benefits are valuable because the state provides additional healthcare coverage and financial support based on your Medicare Savings Program (MSP) level. Medicaid coverage varies depending on the state and the type of Medicaid you have. What you pay for covered services may depend on your level of Medicaid eligibility. Some people with Medicaid get help paying for their Medicare premiums and other costs. Other people may also get coverage for additional services and drugs that are covered under Medicaid but not by Medicare.

Medicare Savings Program (MSP) Levels

- ***Full-Benefit Dual Eligible (FBDE):*** Medicaid may pay for your Medicare Part A & B premiums, deductibles, coinsurances, and copayments. Eligible beneficiaries also receive full Medicaid benefits.
- ***Qualified Medicare Beneficiary (QMB):*** Medicaid will pay for your Medicare Part A & B premiums, deductibles, coinsurances, and copayments. (Some people with QMB are also eligible for full Medicaid benefits (QMB+)).
- ***Specified Low-Income Medicare Beneficiary (SLMB):*** Medicaid will absorb the cost of your Medicare Part B Premiums. Some people with SLMB are also eligible for full Medicaid benefits (SLMB+).
- ***Qualified Individual (QI):*** Medicaid will pay costs associated with Medicare Part B.
- ***Qualified Disabled Working Individual (QDWI):*** Medicaid will pay costs associated with Medicare Part A.

Note: Some MSP levels automatically qualify for Extra Help for Medicare prescription drug coverage assistance. Some states do not cover Parts A & B cost sharing.

What is Extra Help?

A Low Income Subsidy (LIS), also referred to as Extra Help, may be available to help you with Part D out-of-pocket expenses such as premiums, deductibles, coinsurance, or copayments. Many people qualify for the Extra Help Program and don't even know it. Keep in mind that assistance may also depend on your Medicare Savings Program (MSP) level and your dual eligible status.

If you have questions about your Medicaid eligibility and what benefits you are entitled to, call the number listed on the back cover of this document.

There are services that are not covered by our plan but are available through California Medi-Cal (Medicaid). Refer to the Medi-Cal Benefits covered outside of Wellcare Health Net Dual Liberty (HMO D-SNP) section later in this document for more information.

Benefits

	Wellcare Health Net Dual Liberty (HMO D-SNP) H3561, Plan 009, 000
Note: *Services with an asterisk (*) may require prior authorization. Services with a square (▪) means a referral may be required.*	
Monthly Plan Premium (includes both medical and drugs)	$0 Because you get Extra Help, your plan premium is paid on your behalf. You must continue to pay your Medicare Part B premium, if not otherwise paid for by California Medi-Cal (Medicaid) or another third party.
Deductible	No deductible
Maximum Out-of-Pocket (MOOP) Responsibility (does not include prescription drugs)	$9,850 annually You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.
Inpatient Hospital Coverage	$0 copay for each Medicare-covered hospital stay. ▪ *
Outpatient Hospital Coverage Outpatient Hospital Services	$0 copay for surgical and non-surgical services. ▪ *
Outpatient Hospital Observation Services	$0 copay for outpatient observation. ▪
Ambulatory Surgical Center (ASC) Services	$0 copay for each Medicare-covered visit to an ambulatory surgical center. ▪ *
Doctor Visits Primary Care Providers	$0 copay

Benefits

	Wellcare Health Net Dual Liberty (HMO D-SNP) H3561, Plan 009, 000
Specialists	$0 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/influenza shots, Hepatitis B shots, Pneumococcal shots, COVID shots))	$0 copay
Emergency Care	$0 copay
Worldwide Emergency Coverage (outside of the United States)	$115 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	$0 copay
Worldwide Urgent Care Coverage (outside of the United States)	$115 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.

Benefits

	Wellcare Health Net Dual Liberty (HMO D-SNP) H3561, Plan 009, 000
Diagnostic Services/Labs/Imaging Lab Services	$0 copay ▪ *
Diagnostic Tests and Procedures	$0 copay ▪ *
Outpatient X-rays	$0 copay ▪ *
Diagnostic Radiology Services (e.g. MRI, CAT Scan)	$0 copay ▪ *
Therapeutic Radiology	$0 copay ▪ *
Hearing Services Hearing Exam Medicare-covered	$0 copay *
Routine Hearing Exam	$0 copay * 1 exam(s) every year
Hearing Aid Fitting/Evaluation(s)	$0 copay * 1 fitting(s) / evaluation(s) every year Hearing aids are not covered

Benefits

	Wellcare Health Net Dual Liberty (HMO D-SNP) H3561, Plan 009, 000
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 Medicare-covered	$0 copay for each Medicare-covered service *
Dental Check-ups and Preventive Care	$0 copay As a Medi-Cal member, many standard dental services are available through the Medi-Cal Dental Fee-For-Service Program; these include, but are not limited to services such as: • Initial examinations, X-rays, cleanings, and fluoride treatments • Restorations and crowns • Root canal therapy • Partial and complete dentures, adjustments, repairs, and relines Dental benefits are available through Medi-Cal Dental Fee-For-Service (FFS). For more information contact the Medi-Cal Dental program at 1-800-322-6384 (TTY users call 1-800-735-2922). This call is free. Medi-Cal Dental representatives are available to assist you from 8:00 a.m. to 5:00 p.m., Monday through Friday. You can also visit the website at SmileCalifornia.org for more information.
Restorative and Emergency Dental Care	$0 copay * Restorative and emergency dental care is available in the Medi-Cal Dental Program. For more information you can visit the website at SmileCalifornia.org

Benefits

	Wellcare Health Net Dual Liberty (HMO D-SNP) H3561, Plan 009, 000
	In addition to Medi-Cal Dental program, the plan offers: • Restorative services – Crowns are a covered benefit on the same tooth once every seven calendar years. • Prosthodontics, including dentures – Covered services include one rebase per arch every two calendar years. Replacement of denture teeth and acrylic requires the existing denture to be 3 plus years old. Pontics are covered once per tooth every seven calendar years. • Consultation services – covered once per year. Prior authorization may be required.
Vision Services Eye Exam Medicare-covered	$0 copay for each Medicare-covered diabetic retinopathy screening or diabetic eye exam $0 copay for all other Medicare-covered eye exams *
Routine Eye Exam (Refraction)	$0 copay * 1 exam(s) every year
Glaucoma Screening	$0 copay for each Medicare-covered service. ▪
Eyewear Medicare-covered	$0 copay
Routine Eyewear Contact Lenses/ Eyeglasses (frame and/or lenses) Eyewear Allowance	$0 copay * Up to a $100 combined allowance towards contacts and glasses (lenses and/or frames) every year.

Benefits

	Wellcare Health Net Dual Liberty (HMO D-SNP) H3561, Plan 009, 000
Mental Health Services Inpatient Visit	$0 copay for each Medicare-covered hospital stay. ▪ *
Outpatient Individual Therapy Visit	$0 copay ▪ *
Outpatient Group Therapy Visit	$0 copay ▪ *
Skilled Nursing Facility (SNF)	Days 1-100: • $0 copay per stay ▪ *
Therapy and Rehabilitation Services Physical Therapy	$0 copay ▪ *
Outpatient Rehabilitation Services Provided by an Occupational Therapist	$0 copay ▪ *
Pulmonary Rehabilitation Services	$0 copay ▪
Ambulance Ground Ambulance	$0 copay *
Air Ambulance	$0 copay *

Benefits

	Wellcare Health Net Dual Liberty (HMO D-SNP) H3561, Plan 009, 000
Transportation Services (Non-emergency medical transportation)	**Not covered**
Medicare Part B Drugs Chemotherapy Drugs and Other Part B Drugs	$0 copay *
Insulin	$0 copay (maximum per month) *
Allergy Antigen	$0 copay *

Part D Prescription Drug Coverage	Wellcare Health Net Dual Liberty (HMO D-SNP) H3561, Plan 009, 000
Stage 1: Yearly Deductible Stage	
If a plan has a Part D drug deductible, the deductible doesn't apply to covered insulin products and most adult Part D vaccines including shingles, tetanus and travel vaccines.	
Deductible	Because you get Extra Help, you do not pay a deductible for Part D drugs. This payment stage doesn't apply.
Stage 2: Initial Coverage Stage (after you pay your deductible, if applicable)	
You stay in the Initial Coverage Stage until your total out-of-pocket costs reach $2,400. You then move on to the Catastrophic Coverage Stage.	
What You Pay for Vaccines: Our plan covers most Part D vaccines at no cost to you, even if you have not paid your deductible (if your plan has a deductible).	
What You Pay for Insulin: You won't pay more than $35 for a 1-month supply, $70 for up to a 2-month supply or $105 for up to a 3-month supply of each covered insulin product regardless of the cost-sharing tier, even if you have not paid your deductible (if your plan has a deductible).	
What you pay for other Part D Drugs: The cost share you pay depends on your level of Extra Help.	

Retail cost-sharing chart:

Part D Prescription Drug Coverage	Wellcare Health Net Dual Liberty (HMO D-SNP) H3561, Plan 009, 000	
Stage 2: Initial Coverage Stage (after you pay your deductible, if applicable) (Continued)		
Retail cost-sharing (30-day / 100-day supply) For more details on tier descriptions, please see the Evidence of Coverage.		
	Preferred	**Standard**
Tier 1 (Generic)	$0 copay	Generics: $0 / $1.65 / $5.80 Brands: $0 / $5.00 / $14.40
Tier 2 (Preferred Brand)	Generics: $0 / $1.65 / $5.80 Brands: $0 / $5.00 / $14.40	Generics: $0 / $1.65 / $5.80 Brands: $0 / $5.00 / $14.40
Tier 3 (Non-Preferred Drug)	Generics: $0 / $1.65 / $5.80 Brands: $0 / $5.00 / $14.40	Generics: $0 / $1.65 / $5.80 Brands: $0 / $5.00 / $14.40
Tier 4 (Injectable Drugs)	$0 copay	Generics: $0 / $1.65 / $5.80 Brands: $0 / $5.00 / $14.40
Tier 5 (Specialty Tier) Limited to 30 day supply	Generics: $0 / $1.65 / $5.80 Brands: $0 / $5.00 / $14.40	Generics: $0 / $1.65 / $5.80 Brands: $0 / $5.00 / $14.40
Tier 6 (Select Care Drugs)	$0 copay	$0 copay

Mail-order cost-sharing chart:

Part D Prescription Drug Coverage	**Wellcare Health Net Dual Liberty (HMO D-SNP) H3561, Plan 009, 000**	
Stage 2: Initial Coverage Stage (after you pay your deductible, if applicable) (Continued)		
Mail-order cost-sharing (100-day supply)		
	Preferred	**Standard**
Tier 1 (Generic)	$0 copay	Generics: $0 / $1.65 / $5.80 Brands: $0 / $5.00 / $14.40
Tier 2 (Preferred Brand)	Generics: $0 / $1.65 / $5.80 Brands: $0 / $5.00 / $14.40	Generics: $0 / $1.65 / $5.80 Brands: $0 / $5.00 / $14.40
Tier 3 (Non-Preferred Drug)	Generics: $0 / $1.65 / $5.80 Brands: $0 / $5.00 / $14.40	Generics: $0 / $1.65 / $5.80 Brands: $0 / $5.00 / $14.40
Tier 4 (Injectable Drugs)	$0 copay	Generics: $0 / $1.65 / $5.80 Brands: $0 / $5.00 / $14.40
Tier 5 (Specialty Tier) Limited to 30 day supply	Not Available	Not Available
Tier 6 (Select Care Drugs)	$0 copay	$0 copay
Stage 3: Catastrophic Coverage Stage		
During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing for the rest of the calendar year.		
	You enter this stage after your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach $2,400.	

Generic drugs may be covered on tiers other than Tier 1. Please check this plan's Formulary to validate the specific tier on which your drugs are 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 the day supply received. A one-month (34-day or less) prescription is not covered at mail-order.

Excluded Drugs:

Wellcare Health Net Dual Liberty (HMO D-SNP) includes enhanced drug coverage of certain excluded drugs, such as Tier 1 folic acid, vitamin B12, vitamin D2, generic only sildenafil and vardenafil. Generic sildenafil and vardenafil 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.

Medicare Prescription Payment Plan

The Medicare Prescription Payment Plan is a payment option that works with your current drug coverage, and it can help you manage your drug costs by spreading them across monthly payments that vary throughout the year (January – December).

To learn more about this payment option, please contact us at 1-833-750-9969. (TTY only, call 1-800-716-3231.) We are available for phone calls 24 hours a day, 7 days a week or visit go.wellcare.com/CA-MPPP.

Additional Benefits

	Wellcare Health Net Dual Liberty (HMO D-SNP) H3561, Plan 009, 000
Note: *Services with an asterisk (*) may require prior authorization. Services with a square (▪) means a referral may be required.*	
Chiropractic Services Medicare-covered	$0 copay ▪ *
Acupuncture Medicare-covered	$0 copay ▪ *
Podiatry Services (Foot Care) Medicare-covered	$0 copay ▪ *

Additional Benefits

	Wellcare Health Net Dual Liberty (HMO D-SNP) H3561, Plan 009, 000
Virtual Visits	$0 copay for virtual visit services performed through your plan's virtual visit provider(s). Our plan offers 24 hours per day, 7 days per week virtual visit access to board certified doctors 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 telehealth or telemedicine) 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. For more information, please see your Evidence of Coverage. **What you should know:** The $0 copay above only applies when services are received from your plan's virtual visit provider(s). If you receive telemedicine services from a network provider and not your plan's virtual visit provider(s), you will pay the cost shares listed for those providers, as outlined within the Evidence of Coverage (*e.g., if you receive telehealth services from your PCP, you will pay the PCP cost share*). ▪
Social Support Platform	$0 copay Our plan provides access to an online and app-based support platform designed to support your overall well-being. The platform offers personalized therapeutic self-guided activities and programs to help manage stress, anxiety, and support your emotional and mental health. Engage in interactive activities, meditations, and games tailored to your needs. The platform also features the ability to join social communities. Available online 24/7 - you can use it whenever you choose. For more information on how to access the social support platform, please see your Evidence of Coverage.

Additional Benefits

	Wellcare Health Net Dual Liberty (HMO D-SNP) H3561, Plan 009, 000
Home Health Agency Care	$0 copay ▪ *
Medical Equipment/Supplies Durable Medical Equipment (DME)	$0 copay *
Prosthetics	$0 copay *
Diabetic Therapeutic Shoes Or Inserts	$0 copay *
Blood glucose monitors (traditional finger stick blood glucose monitor)	$0 copay * For more information, limitations and exclusions, please see your Evidence of Coverage.
Continuous Glucose Monitors (CGM)	$0 copay * For more information, limitations and exclusions, please see your Evidence of Coverage.
Diabetic Supplies	$0 copay * For more information, limitations and exclusions, please see your Evidence of Coverage.
Opioid Treatment Program Services	$0 copay ▪ *

Additional Benefits

	Wellcare Health Net Dual Liberty (HMO D-SNP) H3561, Plan 009, 000
Health and Wellness Education Programs	For a detailed list of wellness education program benefits offered, please refer to the Evidence of Coverage.
24-Hour Nurse Advice Line	$0 copay
Annual Routine Physical Exam	$0 copay **What you should know:** The exam includes a detailed medical/family history and recommendations for preventive screenings/care.
Special Supplemental Benefits for the Chronically Ill (SSBCI) Benefits mentioned are a part of Special Supplemental Benefits for the Chronically Ill. Not all members will qualify. In addition to being high-risk, you must have one or more of the following chronic conditions: cancer, cardiovascular disorders, chronic and disabling mental health conditions, chronic lung disorders, diabetes. There are other eligible conditions not listed. Eligibility for this benefit cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided. For details, please contact us or see the plan's Evidence of Coverage. • Eligibility is determined based on medical claims and/or other supporting documentation after you are enrolled in the plan.	**If eligible,** you can use your Wellcare Spendables® allowance towards the additional benefits shown below. Once determined eligible, these expanded benefits will be available in 7-10 business days. See the Wellcare Spendables® section in this chart for more information about the Wellcare Spendables® card. Your card allowance can be used towards: • **Gas pay-at-pump** - You can use your card to pay for gas directly at the pump. The card cannot be used to pay in-person at the cash register. Your card can only be used up to the available allowance amount. Electric vehicle (EV) charging may also be covered at participating locations where card payment is accepted. • **Healthy Food** - You can use your card to pay for healthy foods and produce at participating retailers. Delivery options for eligible grocery items may be available. Prepared meals and produce boxes are available for order via online portal. • **Personal Care Items** – You can use your card to purchase personal care items and household essentials at participating retailers. Delivery options for eligible items may be available. • **Pest Control Items** – You can use your card to purchase items for use in and around your home at participating

Additional Benefits

	Wellcare Health Net Dual Liberty (HMO D-SNP) H3561, Plan 009, 000
• New members without sufficient claims history may have a provider submit an attestation to support the eligibility review. • Wellcare will notify you if you are eligible and provide instructions on how to access SSBCI benefits.	retailers. Delivery options for eligible items may be available. • **Rent Assistance** - You can use your card to help with the cost of rent/mortgage for your home. • **Robotic Companion Pet** – You can use your card to order a robotic companion pet, options may include a companion cat, dog, or bird. • **Utility Assistance** - You can use your card to help with the cost of utilities for your home. Your card can be used toward utility expenses including water, heating oil and natural gas, electricity, trash, cable TV service (excludes streaming services), landline or mobile phone and internet.
Wellcare Spendables®	You will receive a total of **$10 monthly** preloaded on your Wellcare Spendables® card to spend on OTC items, and if eligible, SSBCI. Your monthly allowance **rolls over to the following month if unused and expires at the end of the plan year.** Your card allowance can be used towards: **Over-the-Counter items (OTC) -** Your card can be used at participating retail locations, through the mobile app, or by logging in to your member portal to place an order for home delivery. Examples of covered items include brand name and generic over-the-counter items, vitamins, pain relievers, cold and allergy items, and diabetic items. **Special Supplemental Benefits for the Chronically Ill (SSBCI)** Benefits mentioned below are SSBCI. Not all members will qualify. **You must meet eligibility criteria for the following plan benefits.** **If you qualify,** your card allowance can also be used towards: • Gas pay-at-pump • Healthy Food • Personal Care Items • Pest Control Items • Rent Assistance • Robotic Companion Pet • Utility Assistance

Additional Benefits

	Wellcare Health Net Dual Liberty (HMO D-SNP) H3561, Plan 009, 000
	Refer to Special Supplemental Benefits for the Chronically Ill (SSBCI) in this chart for more information on these benefits. For more information, limitations, and exclusions, please see your Evidence of Coverage.
California Integrated Care Management (CICM)	$0 copay Eligible members include the following based on criteria set forth in the CA 2026 DSNP Policy Guide • Adults who experience homelessness • Adults at risk for avoidable hospital or ED utilization • Adults with Serious Mental Health and/or SUD needs • Adults transition from incarceration • Adults living in the community and at risk for long-term care • Adult nursing facility residents transitioning to the community • Adults who are pregnant or postpartum and subject to racial and ethnic disparities • Adults with documented Dementia needs Members who are identified based on the criteria set forth in the CA 2026 DSNP Policy Guide will be outreached in accordance with our MOC for participation in the Care Management program. Benefits include: • In-person engagement based on the Policy Guide • Comprehensive Assessment • Individualized Care Plan • Coordination of care • Collaboration and coordination with Community Based Organizations • Members with Dementia assigned to a Dementia Care Specialist • Coordination with member of the interdisciplinary care team (ICT)
My Wellcare Rewards	With **My Wellcare Rewards**, you can earn up to $100 by completing eligible health activities and portal activities through your member portal. Rewards will be loaded onto your Wellcare Spendables® card.

Comprehensive Written Statement for Prospective Enrollees

The benefits described earlier in this Summary of Benefits are covered by our Wellcare Health Net Dual Liberty (HMO D-SNP) plan. For each benefit listed, you can see what our plan covers. What you pay for covered services under our may depend on your level of California Medi-Cal (Medicaid) eligibility.

Medi-Cal Benefits covered outside of Wellcare Health Net Dual Liberty (HMO D-SNP)

There are some services that you can get that aren't covered by Wellcare Health Net Dual Liberty (HMO D-SNP) but are covered by Medi-Cal. You might receive these services through a Medi-Cal managed care plan, the State (Medi-Cal fee-for-service), or a county agency. This isn't a complete list. Call your plan at 1-800-431-9007, TTY:711 to talk to a Member Service representative to help you coordinate Medi-Cal benefits. 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.

California Medi-Cal (Medicaid)
• Durable Medical Equipment
• Transportation
• Hearing Benefits
• Vision Benefits
• Community Based Adult Services (CBAS)
• Skilled Nursing Facility Services
• Community Supports
• Dental Services
• In-Home Supportive Services (IHSS)
• County Behavioral Health Services

• Home and Community-Based Services (HCBS) Waivers
• Prescription Drugs Covered by Medi-Cal Rx
• Specialty Mental Health Services (SMHS)
• Specialty Substance Use Disorder Treatment Services

Notice of Privacy Statement

Once you become a Wellcare By Health Net member, Wellcare By Health Net uses and discloses a member's protected health information and nonpublic personal financial information* for purposes of treatment, payment, health care operations, and where permitted or required by law. Wellcare By Health Net provides members with a Notice of Privacy Practices that describes how it uses and discloses protected health information; the individual's rights to access, to request amendments, restrictions, and an accounting of disclosures of protected health information; and the procedures for filing complaints. Wellcare By Health Net will provide you the opportunity to approve or refuse the release of your information for non-routine releases such as marketing. Wellcare By Health Net provides access to members to inspect or obtain a copy of the member's protected health information in designated record sets maintained by Wellcare By Health Net. Wellcare By Health Net protects oral, written and electronic information across the organization by using reasonable and appropriate security safeguards. These safeguards include limiting access to an individual's protected health information to only those who have a need to know in order to perform payment, treatment, health care operations or where permitted or required by law. Wellcare By Health Net entire Notice of Privacy Practices can be found at go.wellcare.com/HealthNetCA under "Privacy" or you may call the Customer Contact Center at the phone number on the back cover of this booklet to obtain a copy.

*Nonpublic personal financial information includes personally identifiable financial information that you provided to us to obtain health plan coverage or we obtained in providing benefits to you. Examples include Social Security numbers, account balances and payment history. We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

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 1-844-480-0680 (TTY: 711). Hours are Sunday-Saturday, 8 a.m. to 8 p.m. (all time zones).

Understanding the Benefits

- ☐ The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit go.wellcare.com/HealthNetCA or call 1-844-480-0680 (TTY: 711) to view a copy of the EOC. Hours are Sunday-Saturday, 8 a.m. to 8 p.m. (all time zones).
- ☐ 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 medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- ☐ Review the formulary to make sure your drugs are covered.

Understanding Important Rules

- ☐ 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, 2028.
- ☐ **Effect on Current Coverage.** If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use. If you have a Marketplace plan, you will need to contact the Marketplace to cancel the plan. If you do not cancel your Marketplace plan, you may be paying for coverage you cannot use and there may be penalties on your next year's tax return.
- ☐ 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).
- ☐ 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.

Wellcare is the Medicare brand for Centene Corporation, an HMO, PPO, 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.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

This page intentionally left blank

This page intentionally left blank

Contact Us

For more information, please contact us:



By phone

Already a Member?

1-800-431-9007 (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.

Not a Member yet?

Toll-free at 1-844-480-0680 (TTY: 711)
Your call may be answered by a licensed agent.
Sunday-Saturday, 8 a.m. to 8 p.m. (all time zones)



Online

go.wellcare.com/HealthNetCA