2027
Summary of Benefits

Kentucky

Wellcare Dual Access Sync Open (PPO D-SNP)

H3975 | 004 | 000

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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 Dual Access Sync Open (PPO 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/Medicare. 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 Kentucky 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 Kentucky 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:

H3975004000 Wellcare Dual Access Sync Open (PPO D-SNP) - FBDE, QMB, 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 Kentucky: Adair, Allen, Anderson, Ballard, Barren, Bath, Bell, Boone, Bourbon, Boyd, Boyle, Bracken, Breathitt, Breckinridge, Bullitt, Butler, Caldwell, Calloway, Campbell, Carlisle, Carroll, Carter, Casey, Christian, Clark, Clay, Clinton, Crittenden, Cumberland, Daviess, Edmonson, Elliott, Estill, Fayette, Fleming, Floyd, Franklin, Fulton, Gallatin, Garrard, Grant, Graves, Grayson, Green, Greenup, Hancock, Hardin, Harlan, Harrison, Hart, Henderson, Henry, Hickman, Hopkins, Jackson, Jefferson, Jessamine, Johnson, Kenton, Knott, Knox, Larue, Laurel, Lawrence, Lee, Leslie, Letcher, Lewis, Lincoln, Livingston, Logan, Lyon, Madison, Magoffin, Marion, Marshall, Martin, Mason, McCracken, McCreary, McLean, Meade, Menifee, Mercer, Metcalfe, Monroe, Montgomery, Morgan, Muhlenberg, Nelson, Nicholas, Ohio, Oldham, Owen, Owsley, Pendleton, Perry, Pike, Powell, Pulaski, Robertson, Rockcastle, Rowan, Russell, Scott, Shelby, Simpson, Spencer, Taylor, Todd, Trigg, Trimble, Union, Warren, Washington, Wayne, Webster, Whitley, Wolfe, and Woodford.

About this plan & how to get care

Preferred Provider Organizations (PPOs) You'll enjoy the freedom and flexibility to access your health care where you want it and when you want it. You may seek care from any Medicare provider in the country who agrees to see you as a Medicare member, but you'll generally pay less when you use contracted providers in our network. Out-of-network providers may choose not to bill our plan and may ask you to pay for services up front. If this happens, you can fill out a claim form and submit it to us with a copy of the bill and any documentation you have about payments you have made. 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. PPO plans do not require a prior authorization or referral for out-of-network services.

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 Dual Access Sync Open (PPO D-SNP) has a network of doctors, hospitals, pharmacies, and other providers. You may use doctors, hospitals and other providers that are not in our network, usually for a higher copay or coinsurance. You must generally use our network pharmacies for prescriptions covered under Part D drug benefit.

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-52.

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 Kentucky Medicaid. Refer to the Summary of Medicaid-Covered Benefits section later in this document for more information.

Benefits

	Wellcare Dual Access Sync Open (PPO D-SNP) **H3975, Plan 004, 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 Kentucky Medicaid or another third party.
Deductible	$0 or The Part B deductible was $283 for select Part B services. This is based on Original Medicare's 2026 costs and may change in 2027. You can contact Member services or check the plan's website for updates after November 1. However, out-of-network providers that are not enrolled in your state Medicaid may charge the deductible amount depending on your Medicaid eligibility category.
Maximum Out-of-Pocket (MOOP) Responsibility (does not include prescription drugs)	$9,850 in-network annually $14,800 combined in and out-of-network 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 received in-network. However, depending on your Medicaid eligibility category, out-of-network providers that are not enrolled in your state Medicaid may charge out-of-pocket cost-sharing that would apply to your combined maximum out-of-pocket. Your costs for covered medical services (such as copays and deductibles) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.
Inpatient Hospital Coverage	**In-Network** $0 copay for each Medicare-covered hospital stay. *

Benefits

	Wellcare Dual Access Sync Open (PPO D-SNP) **H3975, Plan 004, 000**
	Out-of-Network Days 1-90: • $0 or $1,895 copay per admission, depending on your Kentucky Medicaid eligibility category.
Outpatient Hospital Coverage Outpatient Hospital Services	**In-Network** $0 copay for surgical and non-surgical services. * **Out-of-Network** $0 or 30% coinsurance for surgical and non-surgical services, depending on your Kentucky Medicaid eligibility category.
Outpatient Hospital Observation Services	**In-Network** $0 copay for outpatient observation. **Out-of-Network** $0 or 30% coinsurance, depending on your Kentucky Medicaid eligibility category.
Ambulatory Surgical Center (ASC) Services	**In-Network** $0 copay for each Medicare-covered visit to an ambulatory surgical center. * **Out-of-Network** $0 or 30% coinsurance, depending on your Kentucky Medicaid eligibility category. This amount applies to each Medicare-covered visit to an ambulatory surgical center.

Benefits

	Wellcare Dual Access Sync Open (PPO D-SNP) **H3975, Plan 004, 000**
Doctor Visits Primary Care Providers	**In-Network** $0 copay **Out-of-Network** $0 or 30% coinsurance, depending on your Kentucky Medicaid eligibility category.
Specialists	**In-Network** $0 copay * **Out-of-Network** $0 or 30% coinsurance, depending on your Kentucky Medicaid eligibility category.
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))	**In-Network** $0 copay **Out-of-Network** $0 copay
Emergency Care	$0 copay

Benefits

	Wellcare Dual Access Sync Open (PPO D-SNP) H3975, Plan 004, 000
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.
Diagnostic Services/Labs/Imaging Lab Services	**In-Network** $0 copay * **Out-of-Network** $0 or 30% coinsurance, depending on your Kentucky Medicaid eligibility category.
Diagnostic Tests and Procedures	**In-Network** $0 copay * **Out-of-Network** $0 or 30% coinsurance, depending on your Kentucky Medicaid eligibility category.

Benefits

	Wellcare Dual Access Sync Open (PPO D-SNP) H3975, Plan 004, 000
Outpatient X-rays	**In-Network** $0 copay * **Out-of-Network** $0 or 30% coinsurance, depending on your Kentucky Medicaid eligibility category.
Diagnostic Radiology Services (e.g. MRI, CAT Scan)	**In-Network** $0 copay * **Out-of-Network** $0 or 30% coinsurance, depending on your Kentucky Medicaid eligibility category.
Therapeutic Radiology	**In-Network** $0 copay * **Out-of-Network** $0 or 20% coinsurance, depending on your Kentucky Medicaid eligibility category.
Hearing Services Hearing Exam Medicare-covered	**In-Network** $0 copay * **Out-of-Network** $0 or 30% coinsurance, depending on your Kentucky Medicaid eligibility category.
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.

Benefits

	Wellcare Dual Access Sync Open (PPO D-SNP) H3975, Plan 004, 000
Dental Services Medicare Covered	**In-Network** $0 copay for each Medicare-covered service * **Out-of-Network** $0 or 30% coinsurance for each Medicare-covered service, depending on your Kentucky Medicaid eligibility category.
Vision Services Eye Exam Medicare-covered	**In-Network** $0 copay for each Medicare-covered diabetic retinopathy screening or diabetic eye exam $0 copay for all other Medicare-covered eye exams * **Out-of-Network** $0 or 30% coinsurance for each Medicare-covered diabetic retinopathy screening or diabetic eye exam, depending on your Kentucky Medicaid eligibility category. $0 or 30% coinsurance for all other Medicare-covered eye exams, depending on your Kentucky Medicaid eligibility category.
Routine Eye Exam (Refraction)	**In-Network** $0 copay * **Out-of-Network** 40% coinsurance 1 exam(s) every year
Glaucoma Screening	**In-Network** $0 copay for each Medicare-covered service. **Out-of-Network** $0 or 30% coinsurance for each Medicare-covered service, depending on your Kentucky Medicaid eligibility category.

Benefits

	Wellcare Dual Access Sync Open (PPO D-SNP) **H3975, Plan 004, 000**
Eyewear Medicare-covered	**In-Network** $0 copay **Out-of-Network** $0 or 30% coinsurance, depending on your Kentucky Medicaid eligibility category.
Routine Eyewear Contact Lenses/ Eyeglasses (frame and/or lenses)	**In-Network** $0 copay * **Out-of-Network** 40% coinsurance
Eyewear Allowance	Up to a $300 combined allowance towards contacts and glasses (lenses and/or frames) every year.
Mental Health Services Inpatient Visit	**In-Network** $0 copay for each Medicare-covered hospital stay. * **Out-of-Network** Days 1-90: • $0 or $1,895 copay per admission, depending on your Kentucky Medicaid eligibility category.

Benefits

	Wellcare Dual Access Sync Open (PPO D-SNP) H3975, Plan 004, 000
Outpatient Individual Therapy Visit	**In-Network** $0 copay * **Out-of-Network** $0 or 30% coinsurance, depending on your Kentucky Medicaid eligibility category.
Outpatient Group Therapy Visit	**In-Network** $0 copay * **Out-of-Network** $0 or 30% coinsurance, depending on your Kentucky Medicaid eligibility category.
Skilled Nursing Facility (SNF)	**In-Network** Days 1-100: • $0 copay per benefit period * **Out-of-Network** For each benefit period, you pay: • $0 copay per day, for days 1 through 20, • $0 or $221 copay per day , depending on your Kentucky Medicaid eligibility category, for days 21 through 70 • $0 copay per day, for days 71 through 100
Therapy and Rehabilitation Services Physical Therapy	**In-Network** $0 copay * **Out-of-Network** $0 or 30% coinsurance, depending on your Kentucky Medicaid eligibility category.

Benefits

	Wellcare Dual Access Sync Open (PPO D-SNP) **H3975, Plan 004, 000**
Outpatient Rehabilitation Services Provided by an Occupational Therapist	**In-Network** $0 copay * **Out-of-Network** $0 or 30% coinsurance, depending on your Kentucky Medicaid eligibility category.
Pulmonary Rehabilitation Services	**In-Network** $0 copay **Out-of-Network** $0 or 30% coinsurance, depending on your Kentucky Medicaid eligibility category.
Ambulance Ground Ambulance	**In-Network** $0 copay * **Out-of-Network** $0 or 20% coinsurance, depending on your Kentucky Medicaid eligibility category.
Air Ambulance	**In-Network** $0 copay * **Out-of-Network** $0 or 20% coinsurance, depending on your Kentucky Medicaid eligibility category.
Transportation Services (Non-emergency medical transportation)	**In-Network** **Not covered** **Out-of-Network** **Not covered**

Benefits

	Wellcare Dual Access Sync Open (PPO D-SNP) **H3975, Plan 004, 000**
Medicare Part B Drugs Chemotherapy Drugs and Other Part B Drugs	**In-Network** $0 copay * **Out-of-Network** $0 or 20% coinsurance, depending on your Kentucky Medicaid eligibility category. Certain Part B rebatable drugs may be subject to a lower coinsurance than the amount shown above.
Insulin	**In-Network** $0 copay (maximum per month) * **Out-of-Network** $0 or $35 copay (maximum per month), depending on your Kentucky Medicaid eligibility category.
Allergy Antigen	**In-Network** $0 copay * **Out-of-Network** 0% coinsurance

Part D Prescription Drug Coverage	Wellcare Dual Access Sync Open (PPO D-SNP) H3975, Plan 004, 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 Dual Access Sync Open (PPO D-SNP) H3975, Plan 004, 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)	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 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 Dual Access Sync Open (PPO D-SNP) H3975, Plan 004, 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)	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 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 Dual Access Sync Open (PPO 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/MPPP.

Additional Benefits

	Wellcare Dual Access Sync Open (PPO D-SNP) H3975, Plan 004, 000
Note: *Services with an asterisk (*) may require prior authorization. Services with a square (▪) means a referral may be required.*	
Chiropractic Services Medicare-covered	**In-Network** $0 copay * **Out-of-Network** $0 or 30% coinsurance, depending on your Kentucky Medicaid eligibility category.
Routine Chiropractic Services	**In-Network** $0 copay * **Out-of-Network** 30% coinsurance 12 visit(s) every year
Acupuncture Medicare-covered	**In-Network** $0 copay * **Out-of-Network** $0 or 30% coinsurance, depending on your Kentucky Medicaid eligibility category.

Additional Benefits

	Wellcare Dual Access Sync Open (PPO D-SNP) H3975, Plan 004, 000
Podiatry Services (Foot Care) Medicare-covered	**In-Network** $0 copay * **Out-of-Network** $0 or 30% coinsurance, depending on your Kentucky Medicaid eligibility category.
Routine Podiatry Services (Foot Care)	**In-Network** $0 copay * **Out-of-Network** 30% coinsurance 6 visit(s) every year

Additional Benefits

	Wellcare Dual Access Sync Open (PPO D-SNP) H3975, Plan 004, 000
Virtual Visits	**In-Network** $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. **Out-of-Network** You must use a network provider who offers the service by telehealth. **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.

Additional Benefits

	Wellcare Dual Access Sync Open (PPO D-SNP) H3975, Plan 004, 000
	For more information on how to access the social support platform, please see your Evidence of Coverage.
Home Health Agency Care	**In-Network** $0 copay * **Out-of-Network** $0 copay
Medical Equipment/Supplies Durable Medical Equipment (DME)	**In-Network** $0 copay * **Out-of-Network** $0 or 20% coinsurance, depending on your Kentucky Medicaid eligibility category.
Prosthetics	**In-Network** $0 copay * **Out-of-Network** $0 or 20% coinsurance, depending on your Kentucky Medicaid eligibility category.
Diabetic Therapeutic Shoes Or Inserts	**In-Network** $0 copay * **Out-of-Network** $0 or 20% coinsurance, depending on your Kentucky Medicaid eligibility category.

Additional Benefits

	Wellcare Dual Access Sync Open (PPO D-SNP) H3975, Plan 004, 000
Blood glucose monitors (traditional finger stick blood glucose monitor)	**In-Network** $0 copay * **Out-of-Network** $0 or 20% coinsurance, depending on your Kentucky Medicaid eligibility category. For more information, limitations and exclusions, please see your Evidence of Coverage.
Continuous Glucose Monitors (CGM)	**In-Network** $0 copay * **Out-of-Network** $0 or 20% coinsurance, depending on your Kentucky Medicaid eligibility category. For more information, limitations and exclusions, please see your Evidence of Coverage.
Diabetic Supplies	**In-Network** $0 copay * **Out-of-Network** $0 or 20% coinsurance, depending on your Kentucky Medicaid eligibility category. For more information, limitations and exclusions, please see your Evidence of Coverage.

Additional Benefits

	Wellcare Dual Access Sync Open (PPO D-SNP) H3975, Plan 004, 000
Opioid Treatment Program Services	**In-Network** $0 copay * **Out-of-Network** $0 or 30% coinsurance, depending on your Kentucky Medicaid eligibility category.
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	**In-Network** $0 copay **Out-of-Network** $0 copay **What you should know:** The exam includes a detailed medical/family history and recommendations for preventive screenings/care.
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. Your earned rewards will be delivered to you in the form of a My Wellcare Rewards card. Debit card restrictions may apply.

Comprehensive Written Statement for Prospective Enrollees

The benefits described earlier in this Summary of Benefits are covered by our Wellcare Dual Access Sync Open (PPO D-SNP) plan. For each benefit listed, you can see what our plan covers. What you pay for covered services under our plan may depend on your level of Kentucky Medicaid eligibility.

Summary of Kentucky Medicaid-Covered Benefits

The following information is for people with Medicare and Kentucky Medicaid. If a benefit is covered by both our plan and Kentucky Medicaid, you must fully use our plan benefit coverage before the benefit is covered by Kentucky Medicaid.

Coverage of the benefits may depend on your level of Kentucky Medicaid eligibility.

If you have questions about your Kentucky Medicaid eligibility, what benefits you are entitled to, or for the most current Kentucky Medicaid information, see your Medicaid Member Handbook. You can also visit https://www.chfs.ky.gov/agencies/dms/Pages/default.aspx, or call Kentucky Medicaid at 1-855-459-6328; TTY: 1-800-627-4702. Hours are: 8:00 a.m. - 4:30 p.m. ET, Monday - Friday.

Kentucky Medicaid
• Alternative Birthing Center Services
• Ambulatory Surgical Center Services
• Behavioral Health Services - Mental Health and Substance Abuse Disorders
• Chiropractic Services
• Community Mental Health Center Services
• Dental Services, including Oral Surgery, Orthodontics and Prosthodontics
• Durable Medical Equipment, including Prosthetic and Orthotic Devices, and Disposable Medical Supplies
• Early and Periodic Screening, Diagnosis & Treatment (EPSDT) screening and special services
• End Stage Renal Dialysis Services
• Family Planning Services in accordance with federal and state law and judicial opinion
• Hearing Services, including Hearing Aids
• Home Health and Community Based Services
• Hospice Services (non-institutional only)
• Independent Laboratory Services
• Inpatient Hospital Services
• Inpatient Mental Health Services
• Meals and Lodging for Appropriate Escort of Members
• Medical Detoxification, meaning management of symptoms during the acute withdrawal phrase from a substance to which the individual has been addicted

• Medical Services, including but not limited to, those provided by Physicians, Advanced Practice Registered Nurses, Physicians Assistants and FQHCs, Primary Care Centers and Rural Health Clinics
• Organ Transplant Services not Considered Investigational by FDA
• Other Laboratory and X-ray Services
• Outpatient Hospital Services
• Outpatient Mental Health Services
• Pharmacy and Limited Over-the-Counter Drugs including Mental/Behavioral Health Drugs
• Podiatry Services
• Preventive Health Services, including those currently provided in Public Health Departments, FQHCs/Primary Care Centers, and Rural Health Clinics
• Psychiatric Residential Treatment Facilities (Level I and Level II)
• Specialized Case Management Services for Members with Complex Chronic Illnesses
• Specialized Children's Services Clinics
• Targeted Case Management
• Therapeutic Evaluation and Treatment, including Physical Therapy, Speech Therapy, Occupational Therapy
• Transportation to Covered Services, including Emergency and Ambulance Stretcher Services
• Urgent and Emergency Care Services
• Vision Care, including Vision Examinations, Services of Opticians, Optometrists and Ophthalmologists, including eyeglasses

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/Medicare 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.
- ☐ Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher co-pay for services received by non-contracted providers.
- ☐ 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.

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Contact Us

For more information, please contact us:



By phone
Already a Member?
1-833-444-9089 (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/Medicare