

2020

# Prescription Drug Plan (PDP) Presentation



*Say Hello to Your WellBeing.*

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# Get to Know WellCare

## We Put Your Good Health First

People across America trust WellCare for coverage that goes beyond basic Medicare. Medicare Part D Prescription Drug Plans from WellCare offer you affordable coverage on the prescription medications you need to support your total well-being and help you live a better, healthier life.

WellCare understands that having prescription drug coverage is important to your health and peace of mind. WellCare Medicare Part D Prescription Drug Plans make it easy for you to fill your prescriptions. Our network includes national, regional and local chains, and many independent neighborhood pharmacies. With Medication Home Delivery, you can have maintenance medications delivered right to your mailbox and shipping is free. Plus, all 90 day fills of Tier 1 medications are available for \$0 co-pay when you use this convenient service.

If you're ready to take the first step to a better, healthier life, choose a WellCare Medicare Part D Prescription Drug Plan to help care for your well-being.



**Hi, I'm Your WellBeing.  
I represent how good you  
can feel when you have  
support from WellCare.**

**Sincerely,**  
*Your WellBeing*



## Happy to Meet You

### Who am I?

- I am a licensed WellCare plan representative.
- I do not represent the government, Medicare or Medicaid.



## Get Help Choosing a Plan That's Right for You

Selecting a Medicare Part D Prescription Drug Plan can be complicated, but we're here to help. This easy-to-follow guide explains Medicare in simple language. It covers everything you need to make a good decision about your Medicare Part D Prescription Drug coverage and to enroll in a Part D plan. It also explains how a WellCare Medicare Part D Prescription Drug Plan can provide coverage for the medications you need to live a better, healthier life.



# Let's Start with the Basics

## What Is Medicare?

Medicare is a program administered and regulated by the Centers for Medicare & Medicaid Services (CMS).

You are eligible for Medicare if you are:

- A citizen or permanent resident of the United States
- Age 65 or older
- Under 65 with certain disabilities
- Any age with end-stage renal disease (ESRD) or amyotrophic lateral sclerosis (ALS, also called Lou Gehrig's disease)

## Medicare Has Four Different Parts:



### **PART A HOSPITAL INSURANCE**

Part A covers inpatient care, a skilled nursing facility, hospice and some home health care. You will have out-of-pocket costs for your hospital stay, such as deductibles and coinsurance.



### **PART B MEDICAL INSURANCE**

Part B helps with the costs of doctor visits, outpatient services and some preventive services. With Part B, there are additional costs you have to pay, such as a monthly premium, annual deductible and coinsurance. Parts A and B together are called Original Medicare.



### **PART D PRESCRIPTION DRUG COVERAGE**

WellCare Medicare Part D Prescription Drug Plans help to cover the cost of prescription drugs. Many of our plans offer low monthly premiums and low co-pays on the medications you take to feel and be your independent best. To receive drug coverage, you must purchase a Prescription Drug Plan (PDP) to add to your Original Medicare or enroll in a Medicare Advantage plan with Part D prescription drug coverage (MAPD).



### **PART C MEDICARE ADVANTAGE**

Medicare Advantage, also called Part C, provides all of your Part A and Part B coverage in one plan offered by a private company, like WellCare. Medicare Advantage plans may offer extra coverage, such as dental, vision and hearing coverage, and often include Part D prescription drug coverage.

# WellCare by the Numbers

As of March 31, 2019

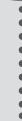


**6.3 MILLION**

**approximate members nationwide,  
including 4.1 million Medicaid members,  
558,000 Medicare Advantage members  
and 1.6 million Medicare  
Prescription Drug Plan members.**



**Medicare Advantage plans  
in 22 states.**



**Part D Prescription Drug plans  
in all 50 states and  
Washington D.C.**



# Get to Know Medicare Part D

Medicare Part D is coverage for prescription drugs. You don't automatically get this coverage when you become eligible for Medicare, yet many Americans rely on prescription drugs to maintain their health and well-being. It's important to consider whether you need a plan with prescription drug coverage. To receive drug coverage, you can join a WellCare Medicare Part D Prescription Drug Plan.

## Coverage Stages

Medicare Part D prescription drug coverage includes four cost-sharing stages. The amount you pay to fill your prescription drugs depends on the payment stage you are in.

- 1 | Deductible**  
The amount you pay before a plan covers your prescription drugs costs. Some WellCare plans have no deductible.
- 2 | Initial Coverage**  
During this stage, the plan pays its share of the cost and you pay your share. You are in this stage until your payments and the plan's payments total \$4,020 for the year.
- 3 | Coverage Gap**  
When your drug costs and plan payments for the year reach \$4,020, you enter the Coverage Gap Stage, commonly known as the Donut Hole. You will pay 25% of the cost for formulary generic and brand-name drugs. You will stay in this stage until your out-of-pocket costs for the year reach \$6,350.
- 4 | Catastrophic Coverage**  
After your out-of-pocket costs for prescription drugs reach \$6,350, the plan will pay most of your drug costs for the rest of the year. You will pay either 5% of the cost of the drug, or a co-pay of \$3.60 for generic drugs or \$8.95 for all other drugs.

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## How Will I Determine My Drug Costs?

Our plans group each medication into one of five tiers. You will need to use your formulary to determine what tier your drug is in and how much it will cost. The amount you pay depends on the drug's tier and what stage of the benefit you have reached.

You can view the plan's drug tiers in the Summary of Benefits in this guide.

## Find Out If You Qualify for Extra Help

Extra Help is a Medicare program that helps people who have limited income and resources pay Medicare prescription drug program costs, like premiums, deductibles and co-payments. Depending on your income and resources, you may qualify for Extra Help.

If you think your income may qualify you for assistance from the government, we can help! We can walk you through the process so you can get Extra Help and enjoy a better, healthier life.

To see if you qualify for Extra Help, call **1-800-MEDICARE (1-800-633-4227)**; TTY users may call **1-877-486-2048**. You may also apply online at **[www.socialsecurity.gov/extrahelp](http://www.socialsecurity.gov/extrahelp)**, call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**), or contact your state Medicaid Office.

## What Is a Formulary?

A formulary lists the drugs your plan covers. If you are working with a licensed sales representative, he or she will have a copy of the formulary and can help you look up the medications you take. You can also find the formulary online at **[wellcare.com/PDP](http://wellcare.com/PDP)**, or request a copy by calling **1-888-293-5151** (TTY: **711**), 8 a.m.–8 p.m., 7 days a week.



To search for your medications in our online formulary:

- ▶ Visit **[www.wellcare.com/PDP](http://www.wellcare.com/PDP)**
- ▶ Select your state
- ▶ Select “Need a Plan”
- ▶ Select “Prescription Drug Plan”
- ▶ Type in your ZIP code
- ▶ Select I want to learn about this plan
- ▶ Go to Pharmacy, select Drug List (Formulary) and search for your medications



# Take Advantage of Your Enrollment Window

## Initial Enrollment Period

This is the time when someone first becomes eligible and can sign up for Medicare. For most people, it begins three months before their 65th birthday month and lasts three months after their 65th birthday month.

## Annual Enrollment Period (AEP)

The Annual Enrollment Period for 2020 starts on Oct. 15, 2019, and ends on Dec. 7, 2019. During this period you can:

- Enroll into a Medicare Part D Prescription Drug Plan or Medicare Advantage plan from Original Medicare
- Enroll from one Medicare Advantage plan to another or Medicare Part D Prescription Drug Plan
- Enroll into Original Medicare from a Medicare Advantage plan

When you make changes to your coverage during this time, they take effect Jan. 1, 2020.

## Open Enrollment Period (OEP)

The Open Enrollment Period starts Jan. 1 and ends on March 31. During this period, you'll have a one-time opportunity to:

- Enroll from one Medicare Advantage plan to another
- Enroll from a Medicare Advantage plan to Original Medicare with the option of enrolling in a Part D stand-alone Prescription Drug Plan (but not from Original Medicare to a Medicare Advantage plan)

The Medicare Advantage OEP does not allow for Part D changes for individuals enrolled in Original Medicare, including those enrolled in stand-alone Part D plans.

## Special Enrollment Periods (SEPs)

You could qualify for a Special Enrollment Period during any month when certain events happen in your life, even if it's outside of AEP and OEP. You may qualify for an SEP if:

- You move
- You are eligible for Medicaid
- You qualify for Extra Help with Medicare prescription drug costs
- You're getting care in an institution, like a skilled nursing facility or long-term care hospital
- You are enrolled in a State Pharmaceutical Assistance Plan (SPAP)



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## What Is a Late Enrollment Penalty?

Medicare beneficiaries who go for 63 days or more without “creditable drug coverage” must pay a late enrollment penalty. Creditable coverage is prescription drug coverage that meets Original Medicare’s standards.

Medicare requires plans that offer drug coverage to determine whether new members owe the late enrollment penalty. If you incur a late enrollment penalty for not having adequate drug coverage, the penalty will apply to each Medicare Advantage Prescription Drug or Medicare Part D Prescription Drug Plan you join. Health plans, like WellCare, must add the extra amount to the premiums of members who owe the penalty.

If you receive Extra Help from Medicare to pay for your prescription drugs, you will not pay a late enrollment penalty. However, if you ever lose your Extra Help, you must maintain your Part D coverage or you could be subject to a late enrollment penalty in the future.

## Getting Your Medications During Your Transition

All new WellCare members can get a temporary 30-day supply of Part D prescription drugs anytime during the first 90 days of joining our plan (31 days if Long Term Care) on most covered drugs. Following the temporary fill, if your medication is not on our formulary – the list of covered drugs – or if it has usage restrictions (such as prior authorization or step therapy), you and your doctor will get a written notice explaining how to choose an alternative drug. The notice will also let you know how to ask for a drug evaluation review, which is a request to cover a drug that isn’t on our formulary.



If you’re not sure whether the medications you take are covered on our formulary, call 1-877-MY-WELLCARE TTY 711, 8 a.m.–8 p.m., 7 days a week.



You can also find medications we cover online at [www.wellcare.com/PDP](http://www.wellcare.com/PDP).



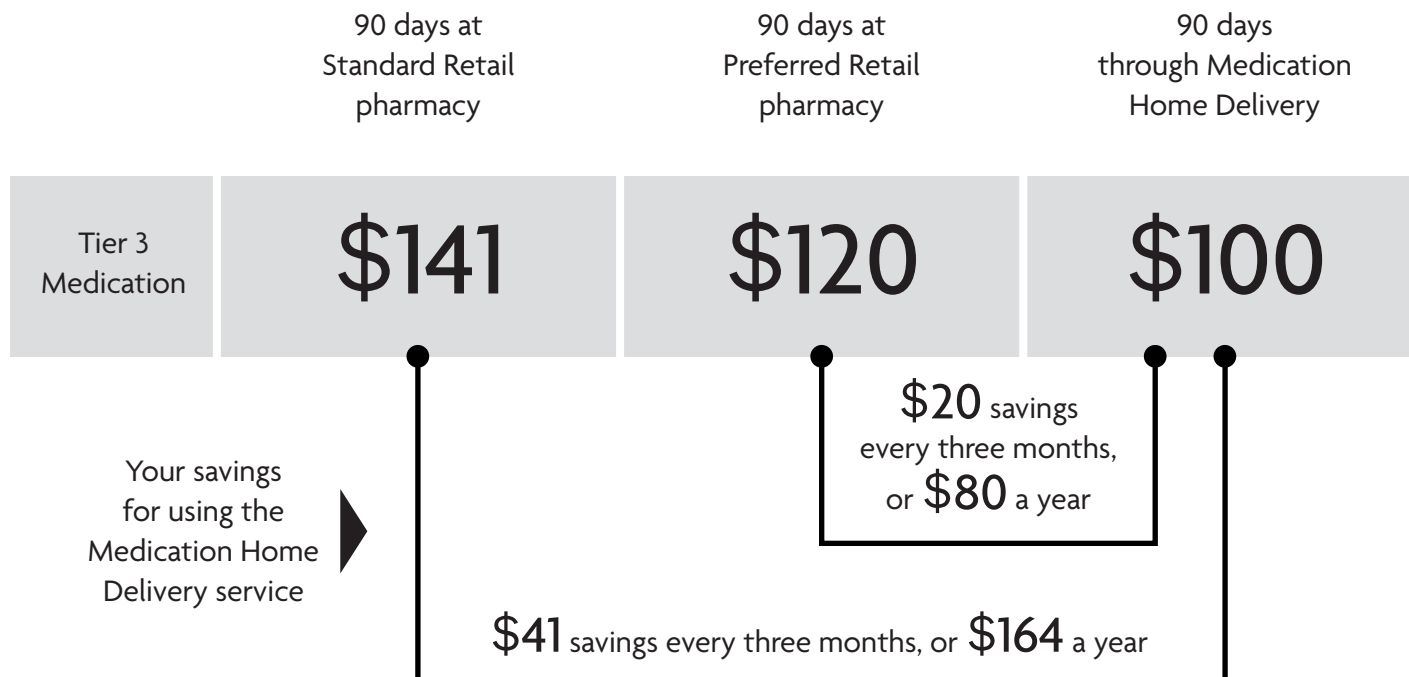
# Save Time and Money With Medication Home Delivery Service

If you take medications regularly, we can save you time and money through our Medication Home Delivery service. Get a 90-day supply of your medications mailed safely to your door with our Medication Home Delivery service through CVS Caremark<sup>®\*</sup>. Plus, we will automatically refill and renew your mail-order prescriptions at no extra cost to make sure you always have your medications on hand.

Medication Home Delivery saves you money in two ways:

1. Pay as low as \$0 co-pay for 90-day supply of all Tier 1 medications\*\* filled at CVS Caremark<sup>®†</sup>
2. You save money on 90-day supplies of Tier 2 and 3 medications\*\* filled at CVS Caremark<sup>®†</sup>

## How Medication Home Delivery Saves You Money



*The above information is an example. Co-pays vary by plan. See disclaimer information (\*) on next page.*

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## Take advantage of our Medication Home Delivery service. It offers:

### CONVENIENCE

Your medications are delivered right to you, saving you trips to the pharmacy. We'll even contact your doctor to ask for a 90-day prescription

### FREE SHIPPING

Always!

### SAFETY

Your medications arrive in discreet packages that are tamper-proof, weatherproof and, when needed, temperature controlled

### STATUS ALERTS

Track your order through alerts sent to phone, email or text

### BIG SAVINGS

\$0 co-pay for 90-day supply of select medications\* filled at CVS Caremark<sup>®†</sup> and savings on other medications

## Get started today!

Call CVS toll-free at **1-866-808-7471** (TTY **711**), 24 hours a day, 7 days a week. Or visit **mailrx.wellcare.com**.

<sup>†</sup>Other pharmacies are available in our network.

\*Refer to the plan Formulary online or call Customer Service for more information at **1-888-550-5252** for WellCare Classic (PDP), WellCare Value Script (PDP) and WellCare Wellness Rx (PDP) or **1-833-207-4241** for WellCare Medicare Rx Saver (PDP), WellCare Medicare Rx Select (PDP) and WellCare Medicare Rx Value Plus (PDP) (TTY **711**) Monday–Friday, 8 a.m. to 8 p.m. Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. You can get prescription drugs shipped to your home through our network Medication Home Delivery program. You should expect to receive your prescription drugs within 10–14 calendar days from the time that the Medication Home Delivery receives the order. If you do not receive your prescription drugs within this time, please contact us at **1-866-892-9006** (TTY **1-866-507-6135**), 24 hours a day, seven days a week, or visit **mailrx.wellcare.com**.

\*\*Savings occur when you use our Medication Home Delivery Service that offers preferred cost-sharing instead of a network pharmacy that offers standard cost-sharing. Medications must be for a three-month supply to qualify for this discount. Medications on our Specialty tier are excluded from the discount. Specialty medications may be available for up to a 30-day supply only.



# Which Plan is Right for You?

WellCare offers several plans with different levels of benefits, depending on how much prescription drug coverage you need to support your well-being and help you live a better, healthier life.



## Qualify for Extra Help? Choose our Classic or Rx Saver Plans:

### WellCare Classic (PDP) & WellCare Medicare Rx Saver (PDP)

- ✓ Both plans are good choices for members who qualify for Extra Help. Depending on the level of Extra Help you receive, you may pay no monthly premium and lower co-pays than those listed in the Summary of Benefits. After you have enrolled in a WellCare Medicare Part D Prescription Drug Plan, Medicare will tell us the level of Extra Help you will receive and we will send you information on the amount you will pay.
- ✓ Plans include a broad range of network pharmacies
- ✓ You may save more when you choose one of the many preferred pharmacies in our network
  - Enjoy even more savings when you fill your prescriptions at a WellCare Classic preferred network pharmacy, which includes CVS<sup>†</sup>, and many independent pharmacies
  - WellCare Medicare Rx Saver preferred network includes CVS<sup>†</sup>, Walmart<sup>†</sup>, and many grocery chains
- ✓ If you qualify for Extra Help, you will pay no more than your subsidized co-pay regardless of what pharmacy you use. If you don't qualify for Extra Help, you will pay the co-pays listed in the Summary of Benefits



## If you want a low premium, WellCare also offers a variety of plans to meet your needs:

### WellCare Wellness Rx (PDP)

- ✓ New for 2020!
- ✓ Low premium
- ✓ No deductible on Tier 1 & 2 medications (Preferred Generic & Generic)
- ✓ In-store co-pays as low as \$0 at preferred cost-share pharmacies
- ✓ Even lower co-pays when you use a preferred network pharmacy, which includes Walmart<sup>†</sup> and many grocery chains

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### WellCare Value Script (PDP)

- ✓ Low premium
- ✓ No deductible on Tiers 1 & 2 medications (Preferred Generic & Generic)
- ✓ In-store co-pays as low as \$0 at preferred cost share pharmacies
- ✓ Even lower co-pays when you use a preferred network pharmacy, which includes CVS<sup>†</sup> and many independent pharmacies

### WellCare Medicare Rx Select (PDP)

- ✓ Low premium
- ✓ No deductible on Tiers 1 & 2 medications (Preferred Generic & Generic)
- ✓ In-store co-pays as low as \$0 at preferred cost share pharmacies
- ✓ Even lower co-pays when you use a preferred network pharmacy, which includes CVS<sup>†</sup> and many grocery store chains



## Need more coverage? You may be interested in our plan with \$0 deductible:

### WellCare Medicare Rx Value Plus (PDP)

- ✓ No deductible for all prescription drug tiers so the plan begins covering your prescription drug costs the first day you're a member of the plan
- ✓ In-store co-pays as low as \$1 at preferred cost share pharmacies
- ✓ Preferred pharmacy network includes CVS<sup>†</sup>, Walmart<sup>†</sup>, and many grocery chains



## Understanding Your Pharmacy Network

WellCare Medicare Part D Prescription Drug Plans plans use a network of pharmacies to fill your prescriptions. Here we explain the types of pharmacies in our plans.

**Network pharmacy:** WellCare has contracts with pharmacies to provide covered Part D drugs to our members. This is called a network. You must use a network pharmacy to have your medications covered by your plan.

**Preferred pharmacy:** WellCare Medicare Part D Prescription Drug Plans' networks include preferred and standard pharmacies. If you use one of our preferred pharmacies to fill your Part D prescriptions, your co-pay cost may be even lower than when you fill at a standard pharmacy.



# 5 Good Reasons to Choose WellCare Prescription Drug Plans

## 1 Plans with low monthly premiums

WellCare PDP may be one of the lowest cost plans available in your area. Our plans offer affordable coverage on thousands of prescription drugs to support your total well-being and help you live a better, healthier life. The formulary lists the medications we cover.

## 2 Value that saves you money

Many plans offer co-pays as low as \$0 at preferred retail pharmacies. Some plans have no deductible, so you can enjoy even more savings.

## 3 Pharmacies available across the country

WellCare Medicare Part D Prescription Drug Plans make it easy for you to fill your prescriptions. Our network includes national, regional and local chains, and many independent neighborhood pharmacies. If you would like to see if your current pharmacy is part of our network, visit the pharmacy locator at [www.wellcare.com/PDP](http://www.wellcare.com/PDP).

## 4 Medication Home Delivery brings convenience and savings to your door

You can have a 90-day supply of your medications mailed safely to your door with our Medication Home Delivery service through CVS Caremark<sup>®1</sup>. CVS will automatically refill and renew your mail-order prescriptions at no extra cost to make sure you always have your medications on hand. Tier 1 medications are available at \$0 co-pay for a 90-day supply on all plans.

## 5 Caring Customer Service

As a member, you'll have access to a Customer Service team that will explain your coverage and how to make the most of your benefits. Need help finding a pharmacy or filling a prescription? It's just a call away.

<sup>1</sup>Other pharmacies are available in our network.



# Let Us Save You Time and Money!

Our home-delivery\*\* service through CVS Caremark®† lets you have a 90-day supply of your medications mailed safely to your door. You save time, and in many cases, you save money too. We can even automatically refill and renew your home-delivery prescriptions at no extra cost.



## CONVENIENCE

Your medications are delivered right to you, saving you trips to the pharmacy and time at the gas pump. Plus, shipping is always free! We even contact your doctor to ask for a 90-day prescription.



## SAVINGS

\$0 co-pay for select medications\* filled at CVS Caremark.® That means you don't pay anything for those medications!



## GET STARTED TODAY!

Call CVS toll-free at 1-866-808-7471 (TTY 711), 24 hours a day, 7 days a week. Or visit [mailrx.wellcare.com](http://mailrx.wellcare.com).



†Other pharmacies are available in our network.

\*Refer to the plan Formulary online or call Customer Service for more information at 1-888-550-5252 for WellCare Classic (PDP), WellCare Value Script (PDP) and WellCare Wellness Rx (PDP) or 1-833-207-4241 for WellCare Medicare Rx Saver (PDP), WellCare Medicare Rx Select (PDP) and WellCare Medicare Rx Value Plus (PDP) (TTY 711) Monday–Friday, 8 a.m. to 8 p.m. Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. \*\*Home-delivery, also known as mail order pharmacy.



**\*For our stand-alone Part D plan (PDP) members** this applies to Tier 1 (preferred generic) medications.



**\*For our Medicare Advantage members with Part D coverage (MAPD),** this applies to Tier 1 (preferred generic) and Tier 2 (generic) medications.



To learn more, please refer to the plan's online approved drug list (Formulary). Current members may call the number on the back of their ID card.



# You're Ready to Sign Up



If more value and quality-focused care sound good to you, let's take the next step. You can enroll in one of the following ways:

- By meeting with your Licensed Representative
- By visiting us online at **PDPWellCare.com**
- By calling **1-877-MY-WELLCARE** (TTY **711**), 8 a.m.–8 p.m., 7 days a week.

We look forward to serving you.

## What to Expect After You Enroll

After you've completed your enrollment application, you'll receive important information and materials about your new plan.

| What will I get?  | Why do I need it?  |
|---|--|
|  <b>WellCare ID Card</b>     | Your ID card is like your key to getting healthcare services. Use it every time you get a prescription filled at the pharmacy.   |
|  <b>Member Welcome Kit</b> | As a new member, you will receive a Member Welcome Kit which includes helpful information that can get you started with your new plan: <ul style="list-style-type: none"><li>• Official acceptance of enrollment</li><li>• Plan start date</li></ul> |



# Thank You!

**Please tell your friends and family about your decision and the reasons why you have selected WellCare as your Medicare Prescription Drug Plan.**

WellCare Health Plans, Inc., (PDP) is a Medicare-approved Part D sponsor. Enrollment in our plans depends on contract renewal. This information is not a complete description of benefits. Call 1-877-MY-WELLCARE TTY 711 for more information. Our plans use a formulary. The formulary and/or pharmacy network may change at any time. You will receive notice when necessary. Please contact your plan for details. WellCare Prescription Insurance Inc.'s pharmacy network includes limited lower-cost, preferred pharmacies in rural areas of AK. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, please call 1-888-550-5252 (TTY only, call 711) or consult the online pharmacy directory at [www.wellcare.com/PDP](http://www.wellcare.com/PDP). You have the choice to sign up for automated mail service delivery. You can get prescription drugs shipped to your home through our network mail service delivery program. You should expect to receive your prescription drugs within 10–14 calendar days from the time that the mail service pharmacy receives the order. If you do not receive your prescription drugs within this time, please contact us at 1-866-892-9006 (TTY 1-866-507-6135), 24 hours a day, seven days a week, or visit [mailrx.wellcare.com](http://mailrx.wellcare.com).

†Other Pharmacies/Physicians/Providers are available in our network.

WellCare Health Plans, Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-877-374-4056 (TTY: 711). ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-374-4056 (TTY: 711). 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請 致電 1-877-374-4056 (TTY: 711)。

