

WellCare Dividend Prime (HMO) offered by WellCare of Florida, Inc.

Annual Notice of Changes for 2021

You are currently enrolled as a member of *WellCare Dividend (HMO)*. Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**
-

What to do now

1. ASK: Which changes apply to you

Check the changes to our benefits and costs to see if they affect you.

- It's important to review your coverage now to make sure it will meet your needs next year.
- Do the changes affect the services you use?
- Look in Sections 2.1, 2.2 and 2.5 for information about benefit and cost changes for our plan.

Check the changes in the booklet to our prescription drug coverage to see if they affect you.

- Will your drugs be covered?
- Are your drugs in a different tier, with different cost sharing?
- Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
- Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
- Review the 2021 Drug List and look in Section 2.6 for information about changes to our drug coverage

- Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit [go.medicare.gov/drugprices](https://www.go.medicare.gov/drugprices). These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.
- Check to see if your doctors and other providers will be in our network next year.
 - Are your doctors, including specialists you see regularly, in our network?
 - What about the hospitals or other providers you use?
 - Look in Section 2.3 for information about our Provider and Pharmacy Directory.
- Think about your overall health care costs.
 - How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
 - How much will you spend on your premium and deductibles?
 - How do your total plan costs compare to other Medicare coverage options?
- Think about whether you are happy with our plan.

2. **COMPARE:** Learn about other plan choices

- Check coverage and costs of plans in your area.
 - Use the personalized search feature on the Medicare Plan Finder at www.medicare.gov/plan-compare website.
 - Review the list in the back of your Medicare & You handbook.
 - Look in Section 3.2 to learn more about your choices.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

3. **CHOOSE:** Decide whether you want to change your plan

- If you don't join another plan by December 7, 2020, you will be enrolled in WellCare Dividend Prime (HMO).
- To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.

4. ENROLL: To change plans, join a plan between **October 15** and **December 7, 2020**

- If you don't join another plan by **December 7, 2020**, you will be enrolled in WellCare Dividend Prime (HMO).
- If you join another plan by **December 7, 2020**, your new coverage will start on **January 1, 2021**. You will be automatically disenrolled from your current plan.

Additional Resources

- This document is available for free in Spanish.
- Please contact our Customer Service number at 1-833-444-9088 for additional information. (TTY/TDD users should call 711). Hours are 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.
- This booklet is also available in different formats, including braille, large print and audio compact disc (CD). Please contact our Customer Service number at 1-833-444-9088 for additional information. (TTY/TDD users should call 711).
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About WellCare Dividend Prime (HMO)

- WellCare Health Plans, Inc., is an HMO, PPO, PFFS plan with a Medicare contract. Enrollment in our plans depends on contract renewal.
- When this booklet says “we,” “us,” or “our,” it means WellCare of Florida, Inc. When it says “plan” or “our plan,” it means WellCare Dividend Prime (HMO).

Summary of Important Costs for 2021

The table below compares the 2020 costs and 2021 costs for WellCare Dividend Prime (HMO) in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website at www.wellcare.com/medicare. You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

Cost	2020 (this year)	2021 (next year)
Monthly plan premium* * Your premium may be higher or lower than this amount. See Section 2.1 for details.	\$0.00	\$0.00
Maximum out-of-pocket amount This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 2.2 for details.)	\$6,700	\$3,400

Cost	2020 (this year)	2021 (next year)
Doctor office visits	Primary care visits: \$0 per visit. Specialist visits: \$40 per visit.	Primary care visits: \$0 per visit. Specialist visits: \$25 per visit.

Cost	2020 (this year)	2021 (next year)
<p>Inpatient hospital stays Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.</p>	<p>You pay a \$250 co-pay per day for days 1-5 and a \$0 co-pay per day for days 6-90.</p> <p>No additional hospital days.</p> <p>Cost share applies per admission or per stay.</p>	<p>You pay a \$250 co-pay per day for days 1-6 and a \$0 co-pay per day for days 7-90.</p> <p>No additional hospital days.</p> <p>Cost share applies per admission or per stay.</p>
<p>Part D prescription drug coverage (See Section 2.6 for details.)</p>	<p>Deductible: \$0</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$0.00 • Drug Tier 2: \$0.00 • Drug Tier 3: \$35.00 • Drug Tier 4: \$75.00 • Drug Tier 5: 33% 	<p>Deductible: \$0</p> <p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$0.00 • Drug Tier 2: \$5.00 • Drug Tier 3: \$40.00 • Drug Tier 4: \$90.00 • Drug Tier 5: 33%

Annual Notice of Changes for 2021
Table of Contents

Summary of Important Costs for 2021	1
SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in WellCare Dividend Prime (HMO) in 2021	4
SECTION 2 Changes to Benefits and Costs for Next Year	4
Section 2.1 – Changes to the Monthly Premium	4
Section 2.2 – Changes to Your Maximum Out-of-Pocket Amount ..	5
Section 2.3 – Changes to the Provider Network	5
Section 2.4 – Changes to the Pharmacy Network	6
Section 2.5 – Changes to Benefits and Costs for Medical Services	7
Section 2.6 – Changes to Part D Prescription Drug Coverage	14
SECTION 3 Deciding Which Plan to Choose	18
Section 3.1 – If you want to stay in WellCare Dividend Prime (HMO)	18
Section 3.2 – If you want to change plans	18
SECTION 4 Deadline for Changing Plans	19
SECTION 5 Programs That Offer Free Counseling about Medicare	20
SECTION 6 Programs That Help Pay for Prescription Drugs	20
SECTION 7 Questions?	21
Section 7.1 – Getting Help from WellCare Dividend Prime (HMO) .	21
Section 7.2 – Getting Help from Medicare	22

SECTION 1 Unless You Choose Another Plan, You Will Be Automatically Enrolled in *WellCare Dividend Prime (HMO)* in 2021

On January 1, 2021, WellCare of Florida, Inc. will be combining *WellCare Dividend (HMO)* with one of our plans, *WellCare Dividend Prime (HMO)*.

If you do nothing to change your Medicare coverage by December 7, 2020 we will automatically enroll you in our *WellCare Dividend Prime (HMO)*. This means starting January 1, 2021, you will be getting your medical and prescription drug coverage through *WellCare Dividend Prime (HMO)*. If you want to, you can change to a different Medicare health plan. You can also switch to Original Medicare. If you want to change plans, you can do so between October 15 and December 7. If you are eligible for Extra Help, you can change plans during other times.

The information in this document tells you about the differences between your current benefits in *WellCare Dividend (HMO)* and the benefits you will have on January 1, 2021 as a member of *WellCare Dividend Prime (HMO)*.

SECTION 2 Changes to Benefits and Costs for Next Year

Section 2.1 – Changes to the Monthly Premium

Cost	2020 (this year)	2021 (next year)
Monthly premium (You must also continue to pay your Medicare Part B Premium.)	\$0.00 WellCare will reduce your Medicare Part B premium by \$50.00 each month	\$0.00 WellCare will reduce your Medicare Part B premium by \$95.00 each month

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as “creditable coverage”) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.

- Your monthly premium will be *less* if you are receiving “Extra Help” with your prescription drug costs. Please see Section 6 regarding “Extra help” from Medicare.

Section 2.2 – Changes to Your Maximum Out-of-Pocket Amount

To protect you, Medicare requires all health plans to limit how much you pay “out-of-pocket” during the year. This limit is called the “maximum out-of-pocket amount.” Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Cost	2020 (this year)	2021 (next year)
Maximum out-of-pocket amount	\$6,700	\$3,400
Your costs for covered medical services (such as co-pays) count toward your maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.		Once you have paid \$3,400 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.

Section 2.3 – Changes to the Provider Network

There are changes to our network of providers for next year. An updated Provider and Pharmacy Directory is located on our website at www.wellcare.com/FAP. You may also call Customer Service for updated provider information or to ask us to mail you a Provider and Pharmacy Directory. **Please review the 2021 Provider and Pharmacy Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) that are part of your plan during the year. There are a number of reasons why your provider might leave your plan, but if your doctor or specialist does leave your plan you have certain rights and protections summarized below:

- Even though our network of providers may change during the year, we must furnish you with uninterrupted access to qualified doctors and specialists.
- We will make a good faith effort to provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed, you have the right to file an appeal of our decision.
- If you find out your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider to manage your care.

Section 2.4 – Changes to the Pharmacy Network

Amounts you pay for your prescription drugs may depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our network pharmacies. Our network includes a mail service pharmacy with preferred cost sharing, which may offer you lower cost sharing than the standard cost sharing offered by other network pharmacies for some drugs.

There are changes to our network of pharmacies for next year. An updated Provider and Pharmacy Directory is located on our website at www.wellcare.com/FAP. You may also call Customer Service for updated provider information or to ask us to mail you a Provider and Pharmacy Directory. **Please review the 2021 Provider and Pharmacy Directory to see which pharmacies are in our network.**

SECTION 2.5 – Changes to Benefits and Costs for Medical Services

We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, *Medical Benefits Chart (what is covered and what you pay)*, in your *2021 Evidence of Coverage*.

Cost	2020 (this year)	2021 (next year)
INPATIENT SERVICES		
Home Health Agency Care	You pay a \$0 co-pay, not including telehealth services.	You pay a \$0 co-pay, including telehealth services.
Inpatient Hospital Stays	You pay a \$250 co-pay per day for days 1-5 and a \$0 co-pay per day for days 6-90. No additional hospital days. Cost share applies per admission or per stay.	You pay a \$250 co-pay per day for days 1-6 and a \$0 co-pay per day for days 7-90. No additional hospital days. Cost share applies per admission or per stay.
Inpatient Mental Health Care	You pay a \$150 co-pay per day for days 1-5 and a \$0 co-pay per day for days 6-90. Cost share applies per admission or per stay.	You pay a \$250 co-pay per day for days 1-6 and a \$0 co-pay per day for days 7-90. Cost share applies per admission or per stay.

Cost	2020 (this year)	2021 (next year)
Skilled Nursing Facility (SNF)	You pay a \$0 co-pay per day for days 1-20 and a \$164.50 co-pay per day for days 21-100. Cost share applies per benefit period.	You pay a \$0 co-pay per day for days 1-20 and a \$172.00 co-pay per day for days 21-100. Cost share applies per benefit period.
OUTPATIENT SERVICES		
Advanced Diagnostic Radiology (such as MRI)		
<i>At a Provider's Office or Freestanding Facility</i>	You pay a \$100 co-pay for advanced radiological services.	You pay a \$150 co-pay for advanced radiological services.
Ambulance Services	You pay a \$225 co-pay.	You pay a \$250 co-pay.
Ambulatory Surgical Center (ASC)	You pay a \$25 co-pay per visit.	You pay a \$50 co-pay per visit.
Cardiac Rehabilitation		
<i>At a Physician's Office</i>	You pay a \$20 co-pay per visit.	You pay a \$30 co-pay per visit.
<i>At an Outpatient Hospital</i>	You pay a \$20 co-pay per visit.	You pay a \$30 co-pay per visit.
Diabetes Care		
<i>Diabetes Self-Management Education and Training</i>	You pay a \$0 co-pay, not including telehealth services.	You pay a \$0 co-pay, including telehealth services.
Diagnostic Tests, Lab Services, and X-Rays		
<i>Advanced Diagnostic Tests (cardiac stress test)</i>	You pay a \$75 co-pay.	You pay a \$40 co-pay.
<i>Basic Diagnostic Tests (such as allergy test)</i>	You pay a \$30 co-pay.	You pay a \$40 co-pay.

Cost	2020 (this year)	2021 (next year)
Other Health Care Professional Visit <i>(such as nurse practitioner, physician assistant or clinical nurse specialist)</i>	You pay a \$0 co-pay per visit for services performed in a Primary Care Provider (PCP) office, not including telehealth services. You pay a \$40 co-pay per visit for services performed in a specialist office, not including telehealth services.	You pay a \$0 co-pay per visit for services performed in a Primary Care Provider (PCP) office, including telehealth services. You pay a \$25 co-pay per visit for services performed in a specialist office, including telehealth services.
Outpatient Hospital Care		
<i>Outpatient Hospital Observation</i>	You pay a \$90 co-pay if entering observation status through the emergency room or a \$200 co-pay if entering observation status through an outpatient facility.	You pay a \$120 co-pay if entering observation status through the emergency room or a \$200 co-pay if entering observation status through an outpatient facility.
Outpatient Mental Health Care		
<i>Individual or Group Session</i>	You pay a \$40 co-pay per visit, not including telehealth services for individual sessions.	You pay a \$40 co-pay per visit, including telehealth services for individual sessions.
Outpatient Rehabilitation Services		
<i>Occupational Therapy</i>	You pay a \$20 co-pay per visit, not including telehealth services.	You pay a \$25 co-pay per visit, including telehealth services.
<i>Physical Therapy and/or Speech/Language Therapy</i>	You pay a \$20 co-pay per visit, not including telehealth services.	You pay a \$25 co-pay per visit, including telehealth services.

Cost	2020 (this year)	2021 (next year)
Outpatient Substance Abuse Care		
<i>Individual or Group Session</i>	You pay a \$40 co-pay per visit, not including telehealth services for individual sessions.	You pay a \$40 co-pay per visit, including telehealth services for individual sessions.
<i>Opioid Treatment Program Services</i>	You pay a \$40 co-pay per visit.	You pay a \$25 co-pay per visit.
Podiatry Services		
<i>Medicare Covered Podiatry</i>	You pay a \$40 co-pay per visit, not including telehealth services.	You pay a \$25 co-pay per visit, including telehealth services.
Primary Care Physician Visit	You pay a \$0 co-pay per visit, not including telehealth services.	You pay a \$0 co-pay per visit, including telehealth services.
Psychiatric Services		
<i>Individual or Group Session</i>	You pay a \$40 co-pay per visit, not including telehealth services for individual sessions.	You pay a \$40 co-pay per visit, including telehealth services for individual sessions.
Pulmonary Rehabilitation		
<i>At a Physician's Office</i>	You pay a \$20 co-pay per visit.	You pay a \$30 co-pay per visit.
<i>At an Outpatient Hospital</i>	You pay a \$20 co-pay per visit.	You pay a \$30 co-pay per visit.
Specialist Visit	You pay a \$40 co-pay per visit, not including telehealth services.	You pay a \$25 co-pay per visit, including telehealth services.
Supervised Exercise Therapy	You pay a \$20 co-pay per visit.	You pay a \$30 co-pay per visit.

Cost	2020 (this year)	2021 (next year)
Therapeutic Radiology		
<i>At a Provider's Office or Freestanding Facility</i>	You pay a \$40 co-pay.	You pay 20% of the total cost.
Medicare Part B Drugs <i>(Chemotherapy Drugs, Other Part B Drugs)</i>	You pay 20% of the total cost. Part B Drugs are not subject to Step Therapy requirements.	You pay 20% of the total cost. Part B Drugs may be subject to Step Therapy requirements.
Urgently Needed Services and Emergency Care		
<i>Emergency Care</i>	You pay a \$90 co-pay per visit.	You pay a \$120 co-pay per visit.
<i>Urgently Needed Services</i>	You pay a \$25 co-pay per visit, not including telehealth services.	You pay a \$25 co-pay per visit, including telehealth services.
<i>Walk-in and Pharmacy Clinics</i>	You pay a \$25 co-pay per visit, not including telehealth services.	You pay a \$25 co-pay per visit, including telehealth services.
<i>Worldwide Coverage (for Emergency or Urgently Needed Services)</i>	You pay a \$90 co-pay for worldwide urgently needed services. You pay a \$90 co-pay for worldwide emergency services. There is a \$25,000 maximum coverage for worldwide emergency or urgently needed services.	You pay a \$120 co-pay for worldwide urgently needed services. You pay a \$120 co-pay for worldwide emergency services. There is a \$50,000 maximum coverage for worldwide emergency or urgently needed services.
PREVENTIVE SERVICES		
Barium Enema	You pay a \$100 co-pay.	You pay a \$150 co-pay.

Cost	2020 (this year)	2021 (next year)
EKG following "Welcome to Medicare" visit	You pay a \$30 co-pay.	You pay a \$40 co-pay.
ADDITIONAL SERVICES		
Dental Services		
<i>Medicare-Covered Dental</i>	You pay a \$40 co-pay per visit.	You pay a \$25 co-pay per visit.
<i>Routine Dental (limitations and exclusions apply)</i>	Non-Routine Services are not covered. Prosthodontics are not covered. Plan covers up to \$500 per year.	You pay a \$0 co-pay per visit for: One (1) non-routine service covered every 6 to 24 months. Prosthodontics covered once every 12 to 60 months. Plan covers up to \$750 per year.
Hearing Services		
<i>Medicare-Covered Hearing Exam</i>	You pay a \$40 co-pay per visit.	You pay a \$25 co-pay per visit.
<i>Routine Hearing</i>	Plan covers up to \$500 per year for hearing aids, for one (1) hearing aid every year.	Plan covers up to \$2,000 per year for hearing aids, \$1,000 per ear, for two (2) hearing aids every year.
Non-Emergency Medical Transportation <i>(to/from plan-approved locations)</i>	Non-emergency medical transportation is <u>not</u> covered.	You pay a \$0 co-pay for 12 one-way trips every year. Trips are limited to 75 miles one-way.

Cost	2020 (this year)	2021 (next year)
Over-the-Counter Items	<p>You receive a benefit of \$20 every month to spend on eligible over-the-counter(OTC) products via mail order. The maximum total annual benefit is \$240.</p> <p>This benefit does carry over to the next period, but not the next calendar year.</p>	<p>You receive a benefit of \$220 every quarter to spend on eligible over-the-counter (OTC) products via mail order or at participating retailers. The maximum total annual benefit is \$880.</p> <p>There is a limit of 3 orders per quarter.</p> <p>This benefit does not carry over to the next period.</p>
Telemedicine call vendor	You pay a \$0 co-pay per call to Impower.	You pay a \$0 co-pay per call to Teladoc.
Vision Services		
<i>Medicare-Covered Eye Exam</i>	You pay a \$40 co-pay per visit.	You pay a \$25 co-pay per visit.
<i>Routine Vision (limitations and exclusions apply)</i>	One (1) pair of contacts, glasses, lenses, and frames covered every year. Upgrades are not covered. Plan covers up to \$100 per year.	Unlimited contacts, glasses, lenses, and frames covered every year. Upgrades are covered. Plan covers up to \$100 per year.

Section 2.6 – Changes to Part D Prescription Drug Coverage

Changes to Our Drug List

Our list of covered drugs is called a Formulary or “Drug List.” A copy of our Drug List is provided electronically.

We made changes to our Drug List, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions.**

If you are affected by a change in drug coverage you can:

- **Work with your doctor (or other prescriber) and ask the plan to make an exception** to cover the drug. **We encourage current members** to ask for an exception before next year.
 - To learn what you must do to ask for an exception, see Chapter 9 of your *Evidence of Coverage (What to do if you have a problem or complaint (coverage decisions, appeals, complaints))* or call Customer Service.
- **Work with your doctor (or other prescriber) to find a different drug** that we cover. You can call Customer Service to ask for a list of covered drugs that treat the same medical condition.

In some situations, we are required to cover a temporary supply of a non-formulary drug in the first 90 days of the plan year or the first 90 days of membership to avoid a gap in therapy. (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5, Section 5.2 of the *Evidence of Coverage*). During the time when you are getting a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.

- Perhaps you can find a different drug covered by the plan that might work just as well for you. You can check the formulary on our website or call Customer Service to ask for a list of covered drugs that treat the same medical condition. This list can help your doctor to find a covered drug that might work for you.
- You and your doctor can also ask the plan to make an exception for you and continue to cover the drug. You can ask for an exception in advance for next year and we will give you an answer to your request before the change takes effect. There are certain requirements that

must be met so to learn what you must do to ask for an exception, see the *Evidence of Coverage*. The *Evidence of Coverage* is available on our website at www.wellcare.com/medicare or you can call Customer Service to request that a copy be mailed to you. Look for Chapter 9 of the *Evidence of Coverage (What to do if you have a problem or complaint (coverage decisions, appeals, complaints).)* If you received a favorable formulary exception during 2020 you may not need to obtain a new formulary exception in 2021. At the time of the approval, we would have indicated in the approval notice how long the authorization is valid.

Most of the changes in the Drug List are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules.

When we make these changes to the Drug List during the year, you can still work with your doctor (or other prescriber) and ask us to make an exception to cover the drug. We will also continue to update our online Drug List as scheduled and provide other required information to reflect drug changes. (To learn more about the changes we may make to the Drug List, see Chapter 5, Section 6 of the *Evidence of Coverage*.)

Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.** We have included a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the “Low Income Subsidy Rider” or the “LIS Rider”), which tells you about your drug costs. If you receive “Extra Help” and didn’t receive this insert with this packet, please call Customer Service and ask for the “LIS Rider.”

There are four “drug payment stages.” How much you pay for a Part D drug depends on which drug payment stage you are in. (You can look in Chapter 6, Section 2 of your *Evidence of Coverage* for more information about the stages.)

The information below shows the changes for next year to the first two stages - the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages - the Coverage Gap Stage or the Catastrophic Coverage Stage. To get information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in the *Evidence of Coverage*, which is located on our website at www.wellcare.com/medicare.

You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

Changes to the Deductible Stage

Stage	2020 (this year)	2021 (next year)
Stage 1: Yearly Deductible Stage	Because we have no deductible, this payment stage does not apply to you.	Because we have no deductible, this payment stage does not apply to you.

Changes to Your Cost sharing in the Initial Coverage Stage

To learn how co-payments and coinsurance work, look at Chapter 6, Section 1.2, *Types of out-of-pocket costs you may pay for covered drugs* in your *Evidence of Coverage*.

Stage	2020 (this year)	2021 (next year)
<p>Stage 2: Initial Coverage Stage During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost sharing. For information about the costs for a long-term supply or for mail service prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i>.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Tier 1 (Preferred Generic Drugs): You pay \$0.00 per prescription.</p> <p>Tier 2 (Generic Drugs): You pay \$0.00 per prescription.</p> <p>Tier 3 (Preferred Brand Drugs): You pay \$35.00 per prescription.</p> <p>Tier 4 (Non-Preferred Drugs): You pay \$75.00 per prescription.</p> <p>Tier 5 (Specialty Tier Drugs): You pay 33% of the total cost.</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost sharing:</p> <p>Tier 1 (Preferred Generic Drugs): You pay \$0.00 per prescription.</p> <p>Tier 2 (Generic Drugs): You pay \$5.00 per prescription.</p> <p>Tier 3 (Preferred Brand Drugs): You pay \$40.00 per prescription.</p> <p>Tier 4 (Non-Preferred Drugs): You pay \$90.00 per prescription.</p> <p>Tier 5 (Specialty Tier Drugs): You pay 33% of the total cost.</p>

Stage	2020 (this year)	2021 (next year)
Stage 2: Initial Coverage Stage (Continued)		
We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.	Once your total drug costs have reached \$4,020, you will move to the next stage (the Coverage Gap Stage).	Once your total drug costs have reached \$4,130, you will move to the next stage (the Coverage Gap Stage).

Changes to the Coverage Gap and Catastrophic Coverage Stages

The other two drug coverage stages - the Coverage Gap Stage and the Catastrophic Coverage Stage - are for people with high drug costs. **Most members do not reach the Coverage Gap Stage or the Catastrophic Coverage Stage.** For information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

SECTION 3

Deciding Which Plan to Choose

Section 3.1 – If you want to stay in *WellCare Dividend Prime (HMO)*

To stay in our plan you don't need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our WellCare Dividend Prime (HMO).

Section 3.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change for 2021 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan timely,
- *OR--* You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan,

please see Section 2.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2021*, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to www.medicare.gov/plan-compare. **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

Step 2: Change your coverage

- To change **to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from *WellCare Dividend Prime (HMO)*.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from *WellCare Dividend Prime (HMO)*.
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact Customer Service if you need more information on how to do this (phone numbers are in Section 7.1 of this booklet).
 - – *or* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 4

Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2021.

Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those

who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 10, Section 2.3 of the *Evidence of Coverage*.

If you enrolled in a Medicare Advantage plan for January 1, 2021, and don't like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2021. For more information, see Chapter 10, Section 2.2 of the *Evidence of Coverage*.

SECTION 5 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Florida, the SHIP is called Serving Health Insurance Needs of Elders (SHINE).

Serving Health Insurance Needs of Elders (SHINE) is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Serving Health Insurance Needs of Elders (SHINE) counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call Serving Health Insurance Needs of Elders (SHINE) at 1-800-963-5337, TTY users should call 1-800-955-8770.

SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **“Extra Help” from Medicare.** People with limited incomes may qualify for "Extra Help" to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don't even know it. To see if you qualify, call:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - The Social Security Office at 1-800-772-1213 between 7 am and 7 pm, Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
 - Your State Medicaid Office (applications).
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Florida AIDS Drug Assistance Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call Florida AIDS Drug Assistance Program at 1-800-352-2437. (TTY users should call 711.)

SECTION 7**Questions?****Section 7.1 – Getting Help from *WellCare Dividend Prime (HMO)***

Questions? We're here to help. Please call Customer Service at 1-833-444-9088. (TTY/TDD only, call 711.) We are available for phone calls 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. Calls to these numbers are free.

Read your 2021 *Evidence of Coverage* (it has details about next year's benefits and costs)

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2021. For details, look in the 2021 *Evidence of Coverage for WellCare Dividend Prime (HMO)*. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription

drugs. A copy of the *Evidence of Coverage* is located on our website at www.wellcare.com/medicare. You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

Visit our website

You can also visit our website at www.wellcare.com/medicare. As a reminder, our website has the most up-to-date information about our provider network (Provider and Pharmacy Directory) and our list of covered drugs (Formulary/Drug List).

Section 7.2 – Getting Help from Medicare

To get information directly from Medicare:

Call 1-800-MEDICARE (1-800-633-4227)

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Visit the Medicare website

You can visit the Medicare website (www.medicare.gov). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to www.medicare.gov/plan-compare.)

Read *Medicare & You 2021*

You can read the *Medicare & You 2021* Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (www.medicare.gov) or 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.