



2024 Annual Enrollment Period

Michigan Market



Michigan Sales Team Introductions

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Michigan Broker Support Shared Inbox

(for ALL broker correspondence)

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Wellcare Medicare Advantage & Central Region Overview



Overall Vision



Grow by doubling down on our strength of serving **low-income** and **medically complex** Medicare beneficiaries.



Leverage our expertise in Medicaid and our growing program alignment to become the **leader in D-SNPs**.



Build on our **trusted community partnerships and internal capabilities** to deliver products, benefits, and experiences that drive differentiated **whole health outcomes** for our **targeted senior populations**.

Wellcare MAPD Vision

Products with Purpose

Plans designed for every beneficiary

- Appeal to broader Medicare population
- Consistent plan offerings across all markets, allowing for competitive nuances
- HMO, HMO D-SNP, PPO and PPO D-SNP, standalone PDP
- D/C-SNPs, Givebacks, \$0 plans, Low Income Subsidy plans, Low, Medium, and High Premium plans, and MA Only

Year-round growth

- Every market has an AEP and Lock-in plan
- Increased likelihood of walking away with a new member



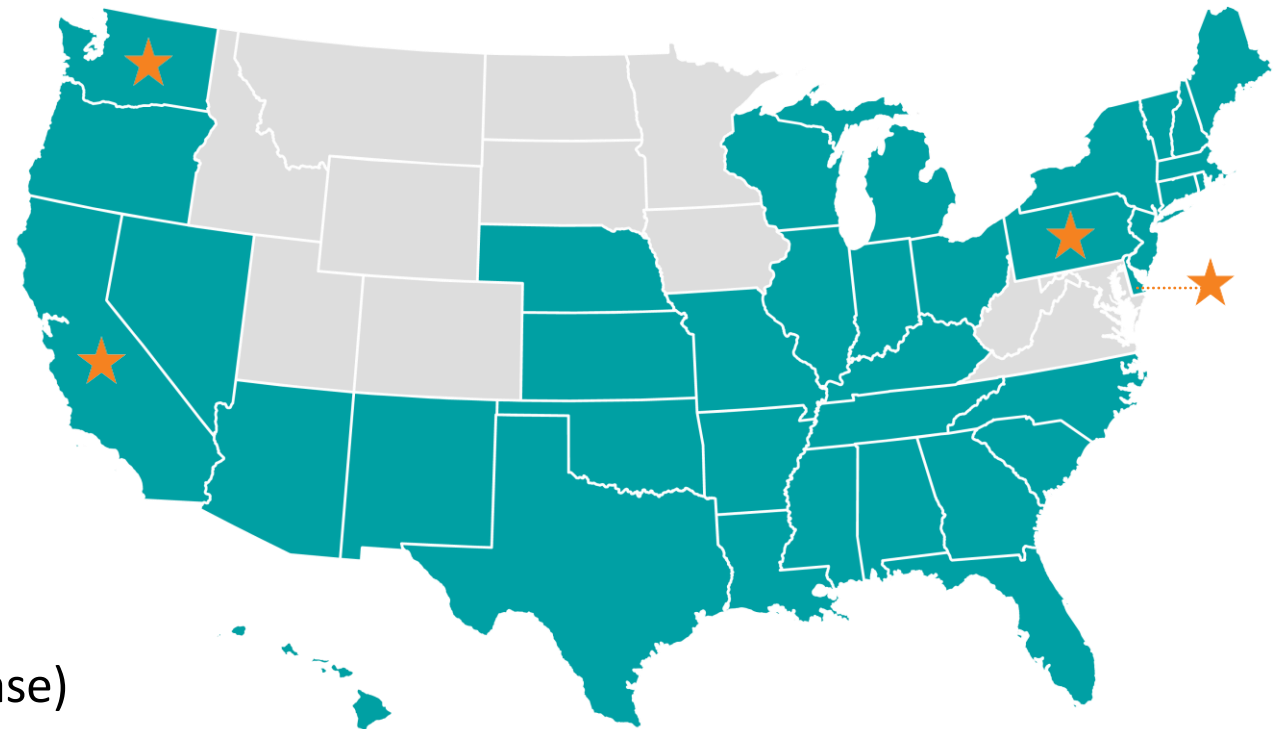
Geographic Expansion

New for 2024

- **New state:** Delaware
- 21 new counties across four markets

Total MAPD Footprint

- 37 states, **1,808** counties
- Access to 52 million MA eligibles (1% YOY increase)
 - 80% of eligible beneficiaries in footprint



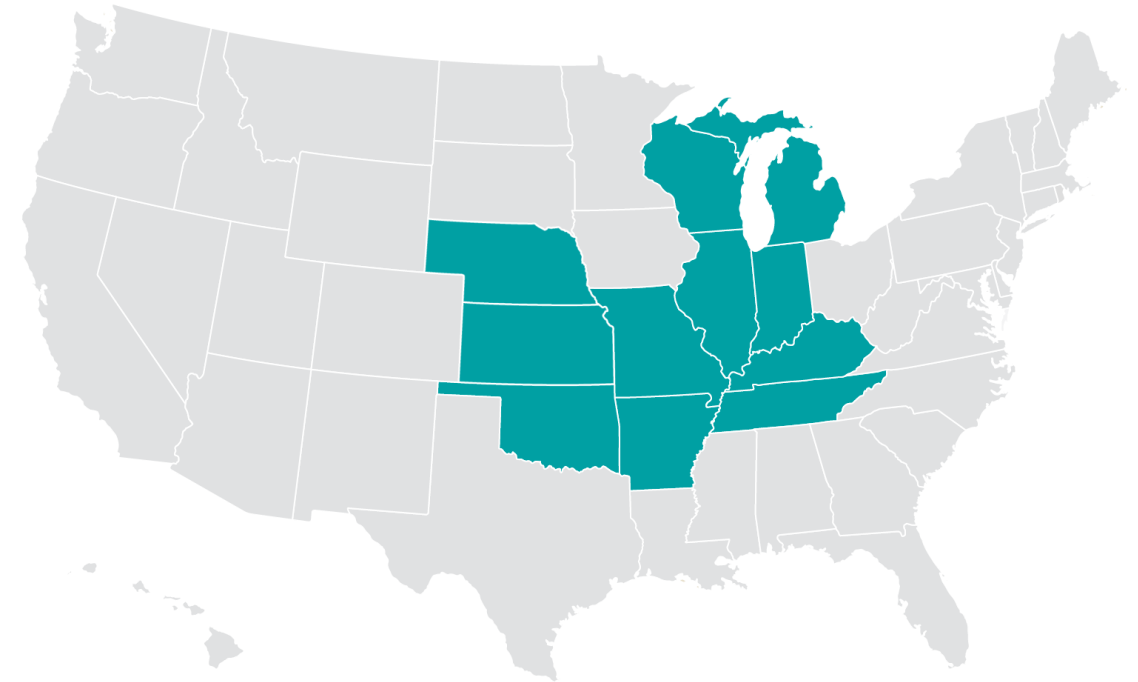
★ County expansion



Central Region Markets

EXISTING 2023 MARKETS

- Arkansas
- Illinois
- Indiana
- Kansas
- Kentucky
- Michigan
- Missouri
- Nebraska
- Oklahoma
- Tennessee
- Wisconsin

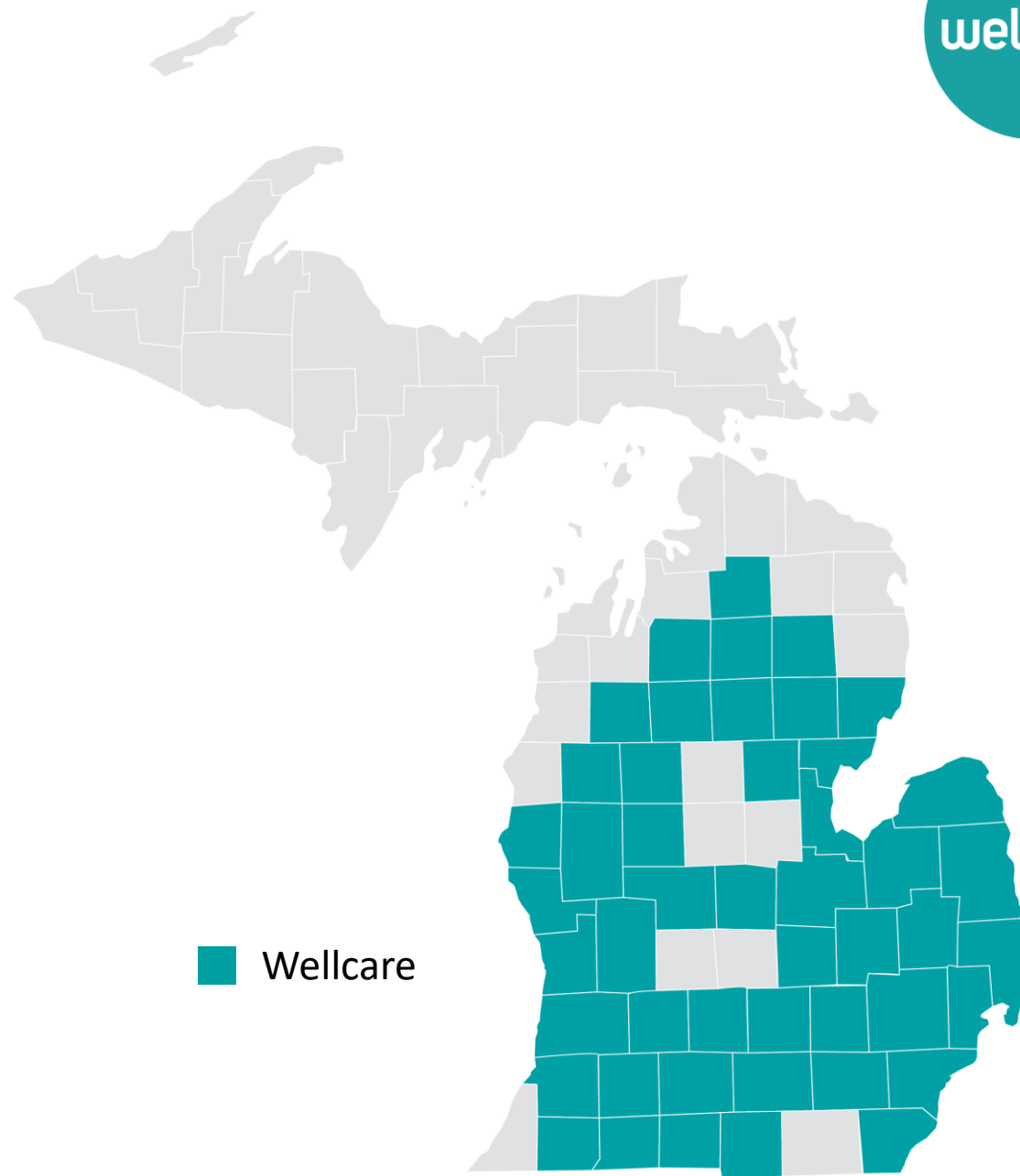


Michigan Market Overview



Michigan | *Review*

- 48-county service area
- Strong provider network
 - Oak Street Health
 - Dedicated Senior Medical Center
- Rich dental benefits on all D-SNPs
- New Wellcare Spendables Card!
- New All Dual plan for partial dual eligibles



Michigan | *Service Area*

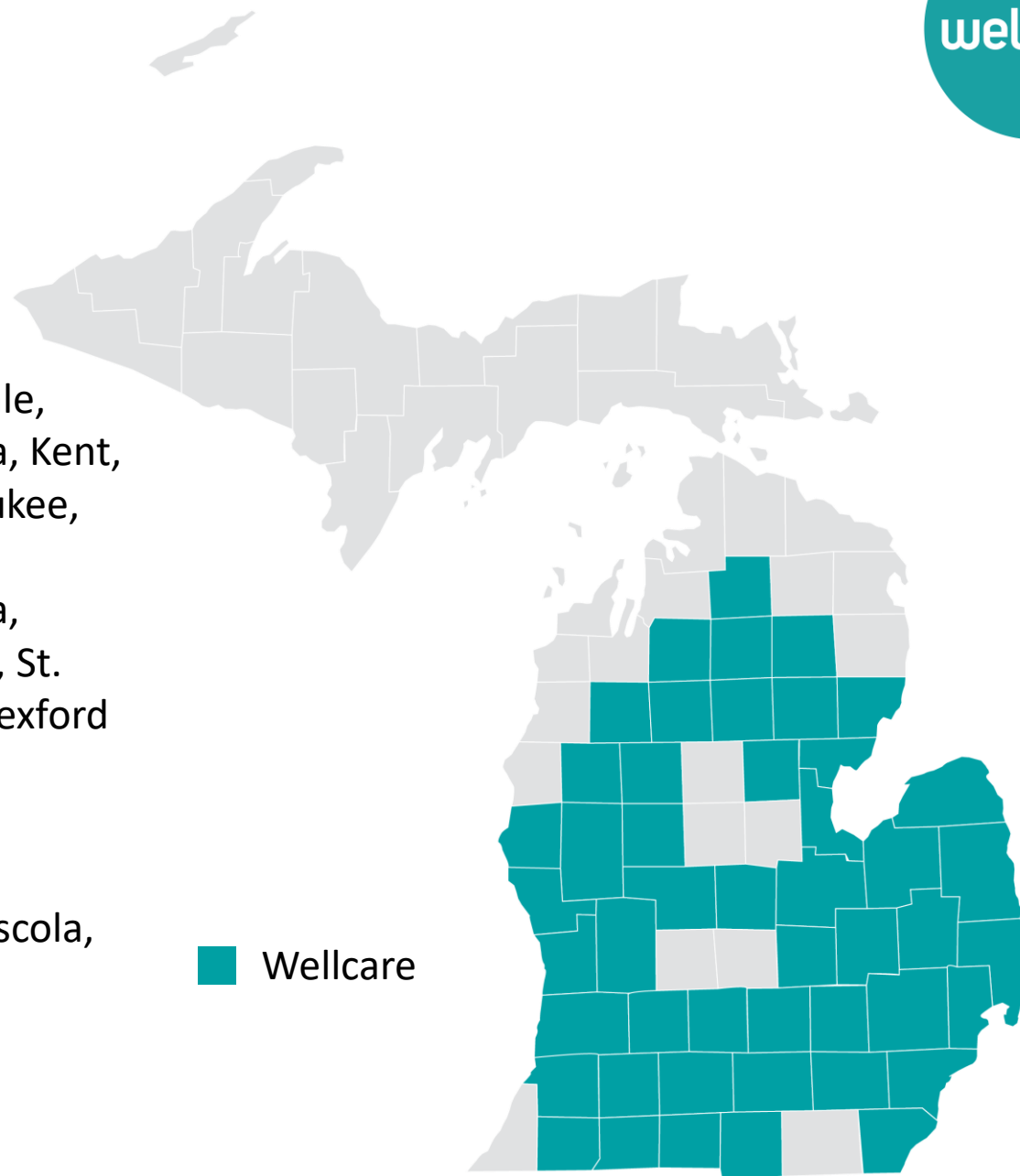
Wellcare Continued Coverage Counties:

- Allegan, Arenac, Barry, Bay, Branch, Calhoun, Cass, Crawford, Eaton, Genesee, Gladwin, Gratiot, Hillsdale, Huron, Ingham, Iosco, Jackson, Kalamazoo, Kalkaska, Kent, Lake, Lapeer, Livingston, Macomb, Mecosta, Missaukee, Monroe, Montcalm, Muskegon, Newaygo, Oakland, Oceana, Ogemaw, Osceola, Oscoda, Otsego, Ottawa, Roscommon, Saginaw, Sanilac, Shiawassee, St. Clair, St. Joseph, Tuscola, Van Buren, Washtenaw, Wayne, Wexford

Wellcare Complete Coverage Counties:

- Arenac, Bay, Genesee, Iosco, Kalamazoo, Lapeer, Livingston, Macomb, Oakland, Saginaw, St. Clair, Tuscola, Wayne

Wellcare





Michigan | *At a Glance*

Push Plans	Plan Type	Benefit Highlights
Wellcare Complete Dual Access (H0482-005)	HMO D-SNP	<ul style="list-style-type: none">• \$2,160/year Spendables Card (monthly rolling multi-benefit card)• No maximum Dental• Available in Arenac, Bay, Genesee, Iosco, Kalamazoo, Lapeer, Livingston, Macomb, Oakland, Saginaw, St. Clair, Tuscola, & Wayne Counties
Wellcare Dual Access Open (H2117-002)	PPO D-SNP	<ul style="list-style-type: none">• \$1,860/year Spendables Card (monthly rolling multi-benefit card)• \$4,000 Dental• Available in <i>ALL</i> 48 counties!
Wellcare Dual Access (H5475-001)	HMO-POS D-SNP	<ul style="list-style-type: none">• \$1,608/year Spendables Card (monthly rolling multi-benefit card)• \$5,000 Dental• Available in <i>ALL</i> 48 counties!
Wellcare All Dual Assure (H5475-039)	HMO D-SNP	<ul style="list-style-type: none">• New Plan• \$612/year Spendables Card (monthly rolling multi-benefit card)• \$4,000 Dental• Available in <i>ALL</i> 48 counties!



PY2024 **NEW** All Dual Plan Offerings

Dual plans will have a consistent structure of MSP eligibility levels across plans.

STRUCTURE

2

Access
MSP: QMB, QMB+, SLMB+, and FBDE

3

All Dual Assure
MSP: QMB, QMB+, SLMB+, FBDE, SLMB only, QDWI, and QI

- 3
- All Dual Assure Plan Design:**
 - Plans will include rich supplemental benefits
 - New All Dual plans will target partial duals who are not cost-share protected
 - HMO plans offered
 - All Dual Assure (copay A/B benefits) select markets**

Plan Offering	States
Wellcare All Dual Assure (HMO D-SNP)	MI H5475



2024 MAPD Product Portfolio

Non-DSNP Products:

2024 Plan Name	Plan Type
Wellcare Complete No Premium (HMO) H0482-002	\$0 Premium
Wellcare Complete Giveback (HMO) H0482-003	Giveback
Wellcare Low Premium (HMO-POS) H5475-024	Low Premium
Wellcare No Premium (HMO-POS) H5475-026	\$0 Premium
Wellcare Giveback (HMO) H5475-031	Giveback
Wellcare Assist (HMO) H5475-038	LIS Non-SNP
Wellcare No Premium Open (PPO) H2117-001	\$0 Premium
Wellcare Patriot Giveback Open (PPO) H2117-003	MA-Only Giveback

DSNP Products:

2024 Plan Name	Plan Type
Wellcare Dual Access Open (PPO DSNP) H2117-002	DSNP
Wellcare Complete Dual Access (HMO DSNP) H0482-005	DSNP
Wellcare Dual Access (HMO-POS DSNP) H5475-001	DSNP
Wellcare All Dual Assure (HMO DSNP) H5475-039	Partial DSNP

*PUSH plans

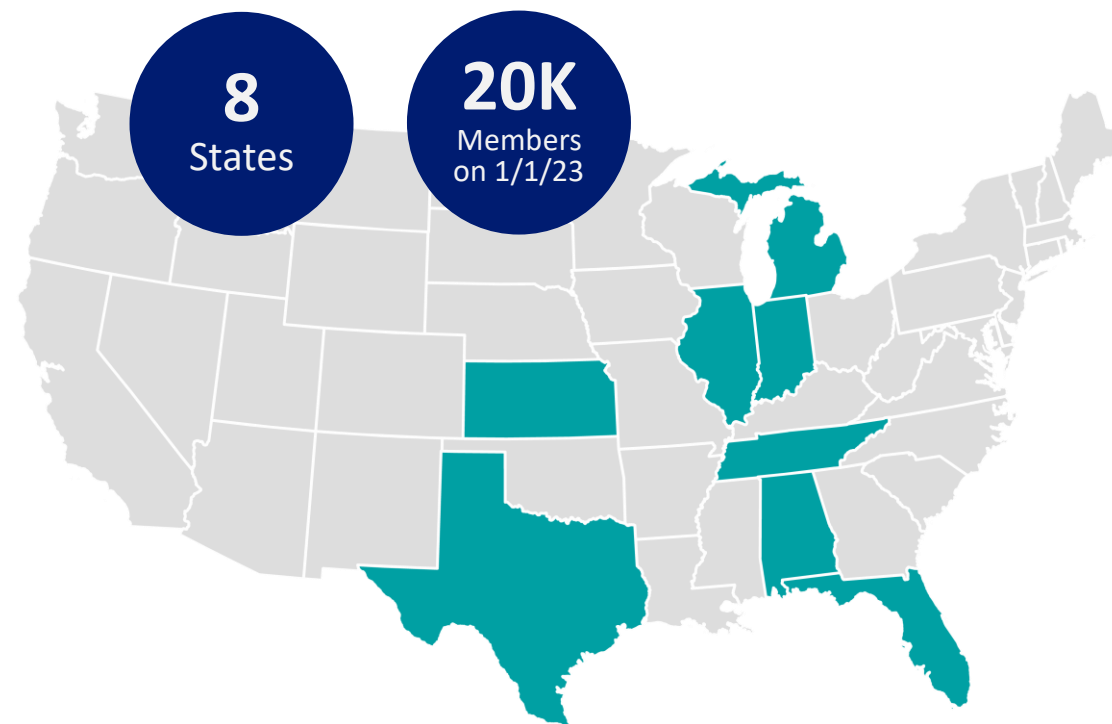
2024 Ascension Complete Transition



PY2024 Ascension Complete Plan Acquisition

Ascension Complete Joint Venture (ACJV)

- Joint venture between Ascension, the second largest Catholic and nonprofit health system in the US, and Centene signed on May 31, 2019, resulting in Ascension Complete owned by both Centene (60%) and Ascension (40%).
- This partnership created a provider-endorsed Medicare Advantage (MA) product which delivers integrated, high-quality care and services to seniors.
- Purchase agreement for Centene to acquire 100% ownership of the joint venture signed Dec. 23, 2022; effective May 1, 2023.
- **Licensing agreement** (trademarks, logo, name, domain, etc.) with Ascension for the use of the brand ends Dec. 31, 2023. All products will be rebranded under Wellcare By Allwell.
- **States:** Alabama, Florida, Illinois, Indiana, Kansas, Michigan, Tennessee, and Texas



PY2024 Ascension Complete Plan Acquisition



	PY2023: Ascension Complete	PY2024: Wellcare Complete
Legal Entity	Centene Venture Company XX	Centene Venture Company XX (No change)
DBA (Doing Business As)	Ascension Complete	Wellcare; Wellcare By Allwell; Wellcare Complete
Brand Name	Ascension Complete	Wellcare By Allwell
Plan Name	Ex: Ascension Complete Reward	Ex: Wellcare Complete Giveback
States & Contracts	Alabama – H4343 Florida – H8225 Illinois – H7399 Indiana – H1774; H7925 Kansas – H5398; H6830 Michigan – H0482 Tennessee – H2853; H8121 Texas – H6678; H9357	Alabama – H4343 Florida – H8225 Illinois – H7399 Indiana – H1774; H7925 Kansas – H5398; H6830 Michigan – H0482 Tennessee – H2853 Texas – H6678; H9357
Logo		
Website	ascensioncomplete.com	wellcarecomplete.com

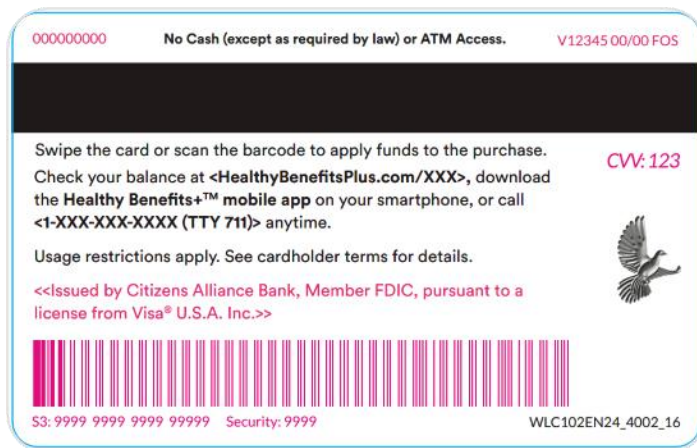
2023 Plan Name Contract Number	2024 Plan Name Contract Number	Wellcare Complete Service Area
Ascension Complete Michigan Secure (HMO) H0482-002-000 H0482-004-000	Wellcare Complete No Premium (HMO) H0482-002-000	Arenac, Bay, Genesee, Iosco, Kalamazoo, Lapeer, Livingston, Macomb, Oakland, Saginaw, St. Clair, Tuscola, Wayne <i>Wellcare Complete will operate under the "Ascension Complete" provider network.</i>
Ascension Complete Michigan Reward (HMO) H0482-001-000 H0482-003-000	Wellcare Complete - Giveback (HMO) H0482-003-000	
Ascension Complete Michigan DSNP (HMO D-SNP) H0482-005-000 H0482-006-000	Wellcare Complete Dual Access (HMO D-SNP) H0482-005-000	
Ascension Complete Michigan Access Plus (PPO) H7512-001-000 H7512-003-000	Plan Termination	
Ascension Complete Michigan Access (PPO) H7512-002-000 H7512-004-000	Plan Termination	
www.ascensioncomplete.com	www.wellcarecomplete.com	

2024 Wellcare Spendables Benefit





Introducing Wellcare Spendables™



A single card provides an allowance access to multiple benefits:

- Combines multiple benefits into single card
- Pursuing strategy for benefit groups based on plan type
- **D-SNP plans include purses for DVH cost-shares: OTC, Grocery, Gas (Pay-at-the-Pump), and Utility and Rent Assistance**
- Non-D-SNP plans include purses for DVH cost-share: OTC and, if selected, SSBCI Utility
- Simple and convenient to use
- Benefits loaded each period
- Amounts will vary by plan
- Allows member to use the benefit as they choose to meet their needs

Access All of Your Benefits on One Easy-to-Use Card with Wellcare Spendables™

AS A MEMBER OF OUR PLAN, YOU WILL GET A WELLCARE SPENDABLES™ CARD TO USE TOWARD ANY OF THE BENEFITS BELOW:



Wellcare Spendables™

Card Activation



Mailed to home welcome kit

Members receive a personalized welcome kit in the mail including:

- Letter
- Program card
- Catalog
- Instructions to download the mobile app

Wellcare Spendables™

Card Activation

Three easy ways for members to activate their card:



Phone

Call 1-833-832-7306
TTY 711
Available 24/7



Mobile App

Download the **Healthy Benefits+** app and create an account



Online

Simply go to
www.ActivateS3.com

Wellcare Spendables™




Solutran National Network Coverage
CVS
Dollar General
Kroger
Rite Aid
Save-A-Lot
Walgreens
Walmart


Independent Retailers in Michigan	
Abe's Drug Store – Warren	HomeTown Pharmacy – Newaygo
Apollo Pharmacy – Wyandotte	Huron Family Pharmacy – Port Huron
Baldwin Rd Pharmacy – Lapeer	Leory Pharmacy – Fenton
Big Brothers Pharmacy – Flint	Medway Pharmacy – Detroit
Bronson City Pharmacy – Bronson	Milham Pharmacy – Portage
Clio Community Pharmacy - Clio	Niels Wellcare Pharmacy – Niles
Davis Cut Rate Drug – Detroit	Pattie Drug of Baldwin – Baldwin
Davison Pharmacy – Davison	Price Cutter #50 – Rogerville
Dowagiac Pharmacy – Dowagiac	Saginaw Discount Pharmacy - Saginaw
Fairway Drugs Inc – Eastpointe	Sav-Mor – Muskegon
Grand Blanc Pharmacy – Grand Blanc	Village Care Pharmacy – Owosso
H Mart – Troy	




Wellcare Spendables™

Approved Merchant Category Codes

 DENTAL, VISION, AND HEARING	
8021	Dentists and Orthodontists
8042	Optometrists and Ophthalmologists
8043	Opticians, Optical Goods, and Eyeglasses
5975	Hearing Aids – Sales, Service, and Supply

 GAS PAY-AT-PUMP	
5542	Fuel Pump

 UTILITIES ASSISTANCE, RENT ASSISTANCE	
4900	Utilities - Electric, Gas, Water, and Sanitary
4814	Telecommunication Services
9399	Government Services
5983	Fuel, Oil, Wood, Coal
6012	Financial Institutions (includes mortgage lenders)
6513	Agents and Managers (includes apartment, housing, and property rentals)

The Wellcare Spendables card will *only* work at providers with a valid Merchant Category Codes (MCC) who accept VISA. A Merchant Category Code (MCC) is a 4-digit code used by Visa to identify the merchant and classify the transactions. MCC codes are used to authorize transactions at approved merchants.

Wellcare Spendables™

Benefit Breakdown

Food Benefits

Members can use their funds to purchase healthy foods in-store and online, in addition to prepared meals and produce kits.



Over-the-Counter Benefits

Members can choose from thousands of quality OTC products in-store, by-phone or online.



Utility Benefits & Rent

Utility benefits allow members to pay for approved utilities like gas, electricity, water, rent/mortgage, and internet in-store, by-phone or online.



Wellcare Spendables™

Benefit Breakdown

Dental, Vision & Hearing

Members can use their card where Visa® is accepted and the primary business is dental, vision or hearing care.



Gas Pay-at-Pump

Members can use their benefits to pay for gas at the pump.

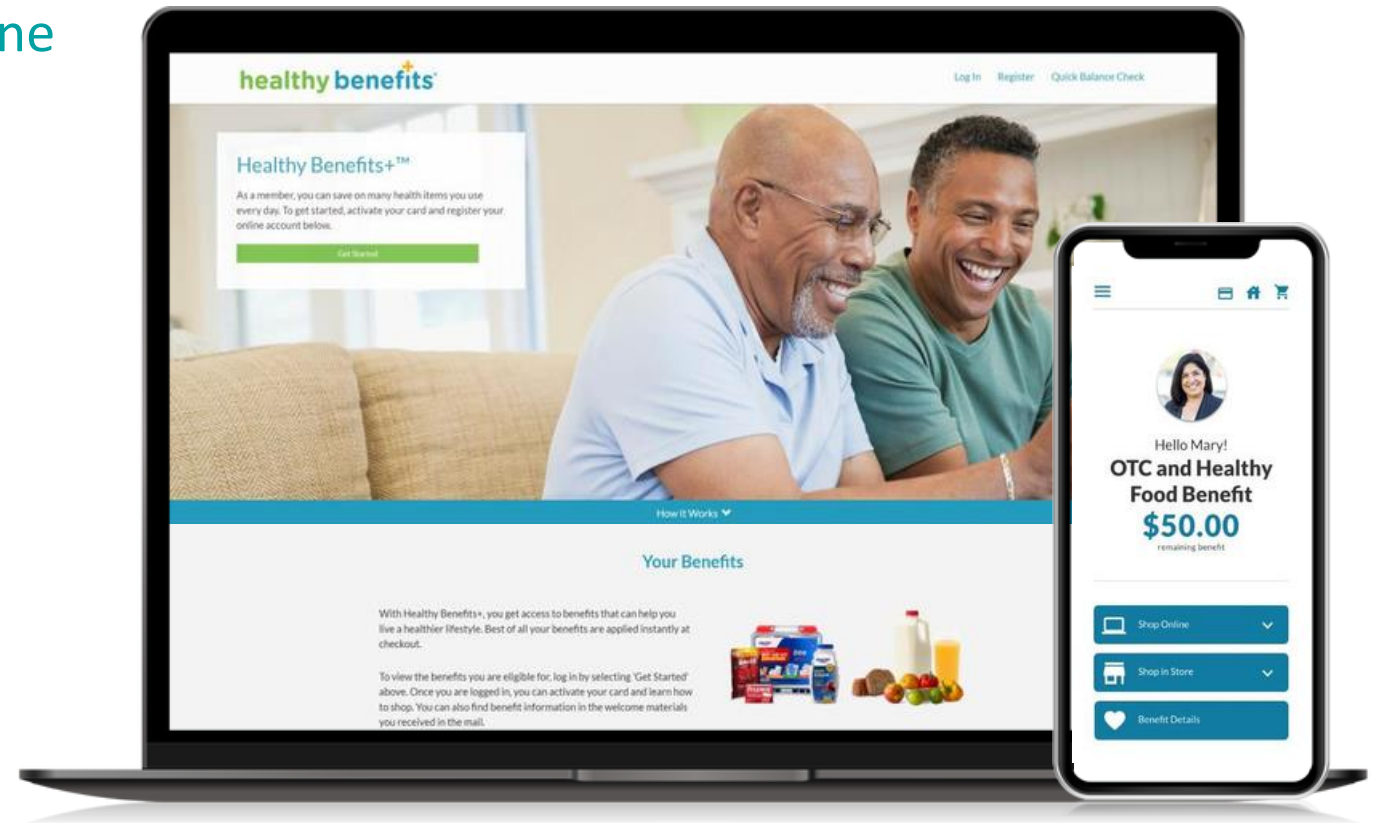


Wellcare Spendables™

Self-Service Digital Tools

Members can manage their benefits online and easily find what they need.

- View benefits and balance
- Learn how to shop
- Find participating stores
- Shop approved products
- View card
- Review transaction and order history
- Manage account
- Request a catalog
- Contact support
- Review FAQs
- And more!



Wellcare Spendables™

Member Support Resources



Online Support

Members have 24/7 access to submit program inquiries on the website and mobile app.



Interactive Voice Response

Available in English and Spanish, this service allows members to easily:

- Activate their card
- Check benefit balances
- Request a replacement card
- Request a replacement catalog
- Change the status of their VISA card if it is lost or stolen








Live Customer Service Representatives

Live on-shore call representatives are trained to help members:

- Understand their benefits and how to use them
- Find in-network stores near them
- Place catalog orders
- Place orders through Walmart.com
- Troubleshoot account, item, or shopping issues
- and more!

2024 VBID/Wellcare Spendables D-SNP Benefit Changes

One Purse	 Healthy Foods Card (VBID)	<ul style="list-style-type: none"> • Allowance-based benefit; non-rolling month-to-month • Allowance will be available via Wellcare Spendables card • Members are not required to take action to receive the benefit
	 Utility & Rent Assistance (VBID)	<ul style="list-style-type: none"> • Allowance-based benefit • Allowance will be available via Wellcare Spendables card • Inclusion of rent assistance
	 Over-the-Counter (OTC)	<ul style="list-style-type: none"> • National multi-benefit card enablement • Solutran offers significantly expanded in-store footprint with multiple retailers • Purchase methods will include in-store, phone, and web orders
	 Gas (Pay-at-the-Pump) (VBID)	<ul style="list-style-type: none"> • Allowance-based benefit • Allowance will be available via Wellcare Spendables card • Allowance issued monthly; rolling throughout the year • Members are only allowed to use the debit card at the pump
	 Rx \$0 Cost-Sharing – All Tiers (VBID)	<ul style="list-style-type: none"> • No change to benefit • Administered at point of purchase at any network pharmacy

2024 MAPD Supplemental Benefits





2024 MAPD Benefit Highlights

Benefit	Availability	Highlight
Wellcare Spendable Card	Many plans	<ul style="list-style-type: none">D-SNPs include OTC, gas (pay-at-the-pump), utilities assistance, rent assistance, additional Dental, Vision, and Hearing services (where offered), and healthy food in one monthly allowance.Non-D-SNP plans can include OTC, additional Dental, Vision, and Hearing, and/or SSBCI utility assistance.
Dental	Most Plans	<ul style="list-style-type: none">In 2024, Wellcare will offer dental packages with no limit allowance on covered preventive services.Many plans also include additional allowance amounts for comprehensive services up to \$5,000.
Vision	Most Plans	<ul style="list-style-type: none">Wellcare will offer packages in 2024 ranging from a routine exam only to routine exam plus an eyewear (glasses/contacts) allowance.Eyewear allowances range from \$100 to \$600.Members can get unlimited contacts and glasses with upgrades, up to the allowance maximum on their plan.
Hearing	Most Plans	<ul style="list-style-type: none">Wellcare will offer packages in 2024 ranging from coverage for routine exam only to packages with routine exam and hearing aid coverage.Hearing aid allowances range from \$350 per ear up to \$2,500 per ear.



2024 MAPD Benefit Highlights

Benefit	Availability	Highlight
Non-Emergency Medical Transportation (NEMT)	Most plans	<ul style="list-style-type: none">Wellcare will offer packages in 2024 ranging from coverage of 12 one-way trips to unlimited one-way trips.Trips can be used for non-emergency medically necessary reasons such as going to a doctor’s appointment or a pharmacy.
Fitness	Most plans	<ul style="list-style-type: none">Wellcare will cover a fitness membership on almost every Medicare Advantage plan being offered in 2024.Members can manage their health through online courses, in-home fitness kits, memory kits, and/or fitness trackers.
Personal Emergency Response System (PERS)	Some Plans	<ul style="list-style-type: none">A Personal Emergency Response System (PERS) is a medical monitoring system that provides a safety net for people who might need immediate medical assistance when nobody is there to help.Options include in-home and mobile solutions.
Meals	Most plans	<ul style="list-style-type: none">With this benefit, the member has access to meal programs for chronic, post-acute, and/or nutritional shakes.
In-Home Support	Some plans	<ul style="list-style-type: none">With this benefit, members can qualify to receive a range of services to assist with chores or personal care services, depending on plan offerings (6-24 visits per year).



2024 MAPD Benefit Highlights

Benefit	Availability	Highlight
Telehealth	All plans	<ul style="list-style-type: none">• Telehealth allows healthcare professionals to evaluate, diagnose, and treat members in remote locations using telecommunications technology.• This benefit is covered on all Wellcare plans.
Nursing Hotline	All plans	<ul style="list-style-type: none">• This benefit provides telephonic access to nurse assistance 24 hours a day, 7 days a week.
CAM	Some plans	<ul style="list-style-type: none">• The CAM offers members access to routine chiropractic, routine acupuncture, and therapeutic massage/naturopathy – OR only benefits.
Routine Acupuncture	Some plans	<ul style="list-style-type: none">• Acupuncture is the procedure of inserting and manipulating needles into various points on the body to relieve pain or for therapeutic purposes.
Routine Chiropractic	Some plans	<ul style="list-style-type: none">• This benefit provides coverage for members to have access to routine chiropractic services.• Original Medicare offers coverage for Medicare-covered chiropractic as well.
Routine Podiatry	Some plans	<ul style="list-style-type: none">• Routine podiatry services include routine foot care such as cutting or removing corns or calluses, trimming or cutting nails, and hygienic or other preventive maintenance.

Part B Diabetic Testing Supplies Strategy

- In 2024, all MAPD plans will have the same Part B diabetic testing supply strategy.
- Preferred manufacturers:
 - Traditional diabetic testing supplies: OneTouch covered with quantity limit (1 meter per 365 days; 100 test strips per 25 days)
 - Continuous blood glucose monitoring: Dexcom or FreeStyle Libre with prior authorization
- Non-preferred manufacturers:
 - Covered with approved prior authorization at the preferred manufacturer copay
- The vendor for the benefit is



2024 MAPD Product Overview

PPO DSNP & HMO/HMO-POS DSNP Plan Options



PPO DSNP Plan Options



Wellcare Dual Access Open PPO DSNP



H2117-002-000



\$1,860 Wellcare Spendables
Multi-use Benefit Card



\$4,000 Comprehensive Dental
Allowance + **Dentures**



\$500 Allowance for **Unlimited**
Eyewear



\$4,000 Allowance for **Two**
Hearing Aids

Plan Name	Wellcare Dual Access Open (PPO DSNP)	Wellcare Dual Access Open (PPO DSNP)
Contract Number	H2117002000	H2117002000
IN/OON/Tier	IN	OON
MSP levels or Covered Conditions	FBDE, SLMB+, QMB+, QMB	FBDE, SLMB+, QMB+, QMB
Total Premium (Part C Part D)	\$0	\$0
Plan Deductible	\$0	\$0
Maximum Out of Pocket (MOOP) INN	\$8,850	\$8,850
Maximum Out of Pocket (MOOP) Comb	\$13,300 (combined)	\$13,300 (combined)
Medically Necessary Transportation Trips	24 one-way transportation trips every year	24 one-way transportation trips every year
Wellcare Spendables	Single allowance for Gas Pay-at-the-Pump, Healthy Food, Utilities Assistance, Rent Assistance, OTC and additional D/V/H services of \$155 every month. Rolling.	Single allowance for Gas Pay-at-the-Pump, Healthy Food, Utilities Assistance, Rent Assistance, OTC and additional D/V/H services of \$155 every month. Rolling.
Meals	Post-acute meals and Chronic Meals	Post-acute meals and Chronic Meals
Personal Emergency Response System	\$0	\$0
In Home Support Frequency	24 visits every year	24 visits every year
In Home Support Benefit type	Chores & Personal Care services	Chores & Personal Care services
Fitness	\$0	\$0
Dental Benefits	No annual prev max + \$4,000 in comp dental services, Incl. exams, fillings, major restorative services and dentures (\$0 co-pay).	No annual prev max + \$4,000 in comp dental services, Incl. exams, fillings, major restorative services and dentures (50% cost share).
Vision Benefits	\$500 eyewear allowance	\$500 eyewear allowance
Hearing Benefits	\$2,000 both ears every year	\$2,000 both ears every year
RX Deductible	\$0	\$0
Prescription Drug Co-pays	\$0 All Covered Drugs	\$0 All Covered Drugs

HMO-POS/HMO DSNP Plan Options



Wellcare Dual Access HMO-POS DSNP



H5475-001-000 | In-Network



\$1,608 Wellcare Spendables
Multi-use Benefit Card



\$5,000 Comprehensive Dental
Allowance + **Dentures**



\$400 Allowance for **Unlimited**
Eyewear



\$3,000 Allowance for **Two**
Hearing Aids

Plan Name	Wellcare Dual Access (HMO-POS DSNP)
Contract Number	H5475001000
IN/OON/Tier	IN
MSP levels or Covered Conditions	FBDE, SLMB+, QMB+, QMB
Total Premium (Part C Part D)	\$0
Plan Deductible	\$0
Maximum Out of Pocket (MOOP) INN	\$8,850
Maximum Out of Pocket (MOOP) Comb	\$8,850 (combined)
Medically Necessary Transportation Trips	24 one-way transportation trips every year
Wellcare Spendables	Single allowance for Gas Pay-at-the-Pump, Healthy Food, Utilities Assistance, Rent Assistance, OTC and additional Dental, Vision, and Hearing services of \$134 every month. Rolling benefit.
Meals	Post-acute meals and Chronic Meals
Personal Emergency Response System	\$0
In Home Support Frequency	12 visits every year
In Home Support Benefit type	Chores
Fitness	\$0
Dental Benefits	No annual prev max + \$5,000 in comp dental services, Incl. exams, fillings, major restorative services and dentures (\$0 co-pay).
Vision Benefits	\$400 eyewear allowance
Hearing Benefits	\$1,500 both ears every year
RX Deductible	\$0
Prescription Drug Co-pays	\$0 All Covered Drugs

Wellcare Complete Dual Access HMO DSNP



H0482-005-000 | In-Network



\$2,160 Wellcare Spendables
Multi-use Benefit Card



No Maximum on Dental
Services + **Dentures &
Implants**



\$400 Allowance for **Unlimited**
Eyewear



\$3,000 Allowance for **Two**
Hearing Aids

Plan Name	Wellcare Complete Dual Access (HMO DSNP)
Contract Number	H0482005000
IN/OON/Tier	IN
MSP levels or Covered Conditions	FBDE, SLMB+, QMB+, QMB
Total Premium (Part C Part D)	\$0
Plan Deductible	\$0
Maximum Out of Pocket (MOOP) INN	\$8,850
Maximum Out of Pocket (MOOP) Comb	N/A
Medically Necessary Transportation Trips	Unlimited trips every year
Wellcare Spendables	Single allowance for Gas Pay-at-the-Pump, Healthy Food, Utilities Assistance, Rent Assistance, OTC and additional Dental, Vision, and Hearing services of \$180 every month. Rolling benefit.
Meals	Post-acute meals
Personal Emergency Response System	\$0
In Home Support Frequency	N/A
In Home Support Benefit type	N/A
Fitness	\$0
Dental Benefits	Dental services with no annual max, Incl. exams, fillings, dentures and implants (\$0 co-pay).
Vision Benefits	\$400 eyewear allowance
Hearing Benefits	\$1,500 both ears every year
RX Deductible	\$0
Prescription Drug Co-pays	\$0 All Covered Drugs

Wellcare All Dual Assure HMO DSNP

H5475-039-000 | In-Network



\$612 Wellcare Spendables
Multi-use Benefit Card



\$4,000 Comprehensive Dental
Allowance + **Dentures**



\$300 Allowance for **Unlimited**
Eyewear



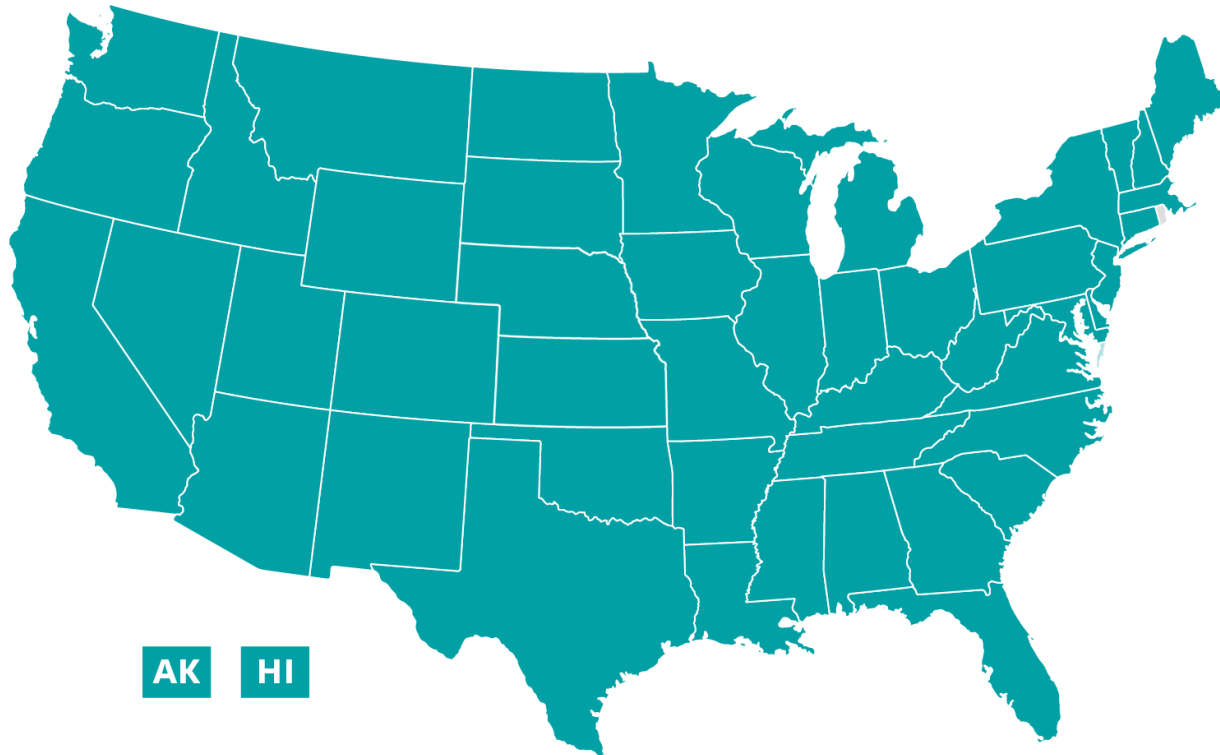
\$3,000 Allowance for **Two**
Hearing Aids

Plan Name	Wellcare All Dual Assure (HMO DSNP)
Contract Number	H5475039000
IN/OON/Tier	IN
MSP levels or Covered Conditions	FBDE, QDWI, QI, QMB+, QMB, SLMB+, SLMB
Total Premium (Part C Part D)	\$0 - \$26
Plan Deductible	\$0
Maximum Out of Pocket (MOOP) INN	\$5,000
Maximum Out of Pocket (MOOP) Comb	N/A
Medically Necessary Transportation Trips	24 one-way transportation trips every year
Wellcare Spendables	Single allowance for Gas Pay-at-the-Pump, Healthy Food, Utilities Assistance, Rent Assistance, OTC and additional D/V/H services of \$51 every month. Rolling benefit.
Meals	Post-acute meals and Chronic Meals
Personal Emergency Response System	\$0
In Home Support Frequency	N/A
In Home Support Benefit type	N/A
Fitness	\$0
Dental Benefits	No annual prev max + \$4,000 in comp dental services, Incl. exams, fillings, major restorative services and dentures (\$0 co-pay).
Vision Benefits	\$300 eyewear allowance
Hearing Benefits	\$1,500 both ears every year
RX Deductible	\$0
Prescription Drug Co-pays	\$0 All Covered Drugs

2024 PDP Product Overview



PDP Overview



4.4M members



#2 standalone individual PDP



3-star quality rating



3 unique plans per region



2024 Proposed Product Offerings

	Duals		Low Premium		Richest Coverage	
Plan Name	Classic		Value Script		Rx Value Plus	
Premium	\$34.70		\$0		\$78.90	
Deductible	\$545 (applies to all tiers)		\$545 (applies to tiers 3, 4, 5, and 6)		\$0	
Retail Type	Pref Retail	Std Retail	Pref Retail	Std Retail	Pref Retail	Std Retail
Initial Coverage Stage	T1: \$0 T2: \$3-\$5 T3: 20%-24% T4: 40%-48% T5: 25% T6: \$0	T1: \$2-\$3 T2: \$7-\$9 T3: 20%-25% T4: 40%-48% T5: 25% T6: \$0	T1: \$0 T2: \$5 T3: 25% T4: 50% T5: 25% T6: \$11	T1: \$5 T2: \$10 T3: 25% T4: 50% T5: 25% T6: \$11	T1: \$0 T2: \$4 T3: \$47 T4: 50% T5: 33% T6: \$11	T1: \$5 T2: \$10 T3: \$47 T4: 50% T5: 33% T6: \$11
Initial Coverage Limit	Up to \$5,030 in Rx costs		Up to \$5,030 in Rx costs		Up to \$5,030 in Rx costs	
Network (Preferred Pharmacies)	Walgreens, CVS, and grocers		Walgreens, CVS, and grocers		Walgreens, CVS, and grocers	

Agent use only. Confidential and proprietary. Not to be distributed or shared with Medicare beneficiaries. Distribution to any person or company is prohibited and may be grounds for contract termination. Plan and benefit information contained in this document is pending government approval and subject to change. Final 2024 plan and benefit information may be discussed with beneficiaries on or after October 1.

2024 Pharmacy Benefits Manager (PBM) Migration – Things to Know





2024 PBM Migration

Effective Jan. 1, 2024, Express Scripts will be managing our pharmacy benefits administration. This will impact all Part D plans, including MAPD and PDP.

- All members will receive a new 2024 ID card prior to Jan. 1, 2024, with updated pharmacy processing information.
- It is very important for members to bring their new card to the pharmacy to receive their prescriptions, as claims will not process without the new card.
- Members will receive several communications about the importance of using their new card throughout AEP:
 - Letter/Flyer (ANOC, etc.)
 - ID Card Letter
 - Call Campaigns



2024 PBM Migration

ID Cards

- All PDP members will receive a new 2024 ID card prior to Jan. 1, 2024, with updated pharmacy processing information (mailed in a teal envelope).
 - ID cards can also be accessed through the member portal and Wellcare+ app.
- **It is very important for members to bring their new card to the pharmacy to receive their prescriptions. Claims will not process without the new card.**
- **PDP members typically do not receive a new card annually, so they may not be expecting a new card.**
- Members will receive several communications throughout AEP about the importance of using their new card:
 - Educational postcard
 - ID Card letter
 - Inbound IVR messaging



2024 PBM Migration

Mail Order Prescriptions

- Effective Jan. 1, 2024, **Express Scripts will replace CVS Caremark** as our preferred mail order provider.
- **CVS Caremark Mail Order will be out-of-network in 2024.** If members decide to continue to use mail order, they must switch to Express Scripts effective Jan. 1, 2024.
- For **existing mail order users**, open prescription refills will be transferred to Express Scripts.
- For any **new mail order prescriptions**, members will be able to set up a member profile with Express Scripts beginning Dec. 1, 2023, but will only be able to initiate an order beginning Jan. 1, 2024.
- Communications will be sent to members with further information and actions needed to access this benefit.
- In a process like CVS Caremark, Express Scripts will be managing all mail order operations, including offering a call center to support member inquiries.

2024 Materials Update



Enrollment Guide:

Color Covers by Plan Type with Photo

Enhancements include:

- Modern, redesigned look and feel
- Added a true Table of Contents
- Addition of Plan Benefits-at-a-Glance
- Copy-heavy content replaced with infographics
- Addition of new Member Portal section



Welcome Kit and Welcome Back Kit:

Member-specific; plan name and contract number on covers

Enhancements include:

- Kits are now PBP-specific with plan names added to footers
- New Spendables flyer
- Merged benefit-heavy content into Extra Benefits section
- New Vendor Contact flyer
- New My New Member Journey page
- New Health Awareness Calendar, created in collaboration with Quality and HEDIS teams
- New Welcome Back Kit for returning members; 22 pages focusing on CAHPS, Quality, retention, and digital initiatives



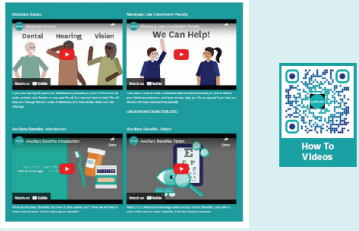
Enrollment Guide, Welcome Kit, and Welcome Back Kit: Expanded Self-Service Tools Section

Learn About Your Benefits By Watching Our Helpful Videos

Visit [\[https://www.wellcareca.com/video-library.html\]](https://www.wellcareca.com/video-library.html) for helpful How-to Videos.

ON OUR CHANNEL YOU WILL HAVE IMMEDIATE ACCESS TO USEFUL VIDEOS ABOUT:

- Medicare Basics
- Vision benefits
- Transportation benefits
- Prescription delivery
- Dental benefits
- Saving money on insulin



[Plan Name]


Visit the Member Portal Today

As a Wellcare member, you have the added benefit of a secure member portal. Use the portal to access important information and manage your care anytime, anywhere. You can view documents, research your benefits coverage, print or order a new Member ID card, and more.

If you haven't already, sign up for your member portal account today by visiting [\[web address\]](#).

Visit the member portal on a computer to:

- SET YOUR PRIMARY CARE PROVIDER (PCP):**
Select your PCP or find an in-network provider with the "Find a Provider / Pharmacy" tool.
- SEARCH FOR BENEFITS:**
Review what medical and supplemental benefits are covered by your plan.
- MANAGE HEALTH TO-DO LIST:**
View care gaps and take action to stay up to date on preventive care.
- VIEW OR PRINT YOUR MEMBER ID CARD:**
View your ID card and print or order a replacement.



[Plan Name]

How to Use Our Helpful QR Codes

Throughout this kit you will see a few Quick Response codes (QR codes). QR codes are square images made up of pixels. QR codes allow any person with a smart phone or tablet to access websites and other information quickly. You will see a few QR codes in the following pages to allow you quicker access to your health plan information.

To use a QR Code simply follow the 4 simple steps below.

- Step 1** Open your camera and point your device at the QR code.
- Step 2** Wait for your camera to recognize and scan the QR code.
- Step 3** Click the banner or notification when it appears on your screen.
- Step 4** The information associated with QR code will automatically load.

Now you are ready to proceed!

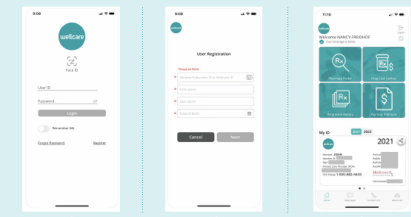
[Plan Name]

Download Our Free Wellcare+ Mobile App!

The Wellcare+ mobile app gives you access to your health information in the palm of your hand.

With the app, you'll have immediate access to:

- A digital ID card.
- A drug cost lookup tool.
- Find a provider tool.
- Your drug claims history.



- Step 1** Download the free Wellcare+ mobile app on the App Store or Google Play. Open the app and select "register."
- Step 2** Register using your subscriber ID, name, and date of birth.
- Step 3** Access your health information whenever you need it!

[Plan Name]

**New feature:
QR codes!**

Included in Enrollment Guide

Events & Scope of Appointment (SOA)

and other beneficiary contact



EDUCATIONAL EVENTS

- **Scope of Appointment** forms may not be distributed or accepted at educational events.
- **Business Reply Cards** may be made available, and beneficiary contact information may be received if prompted by the beneficiary.

Beneficiary must request the information without being approached or coerced into asking for it. Brokers must not pressure the beneficiary to provide information.

Reminder: Educational events must be advertised as educational and should be solely for education and not for lead generation or future marketing opportunities for agents.

MARKETING EVENTS FOLLOWING AN EDUCATIONAL EVENT

- Marketing events are prohibited from taking place within **12 hours** of an educational event, in the same location.

The same location is defined as the entire building or adjacent buildings.





Scope of Appointment

48-Hour Waiting Period

Scope of Appointment (SOA) must be obtained **at least 48 hours prior** to a scheduled personal marketing appointment.

Two exceptions:

- 1. SOAs that are completed during the last four days of a valid election period for the beneficiary.
- 2. Unscheduled in-person meetings (walk-ins) initiated by the beneficiary.

Applicable	Not Applicable
<u>Scheduled</u> sales events (formal presentations and walk-up tables, kiosk, RV, etc.)	<u>Unscheduled</u> in-person meetings (walk-ins) initiated by the beneficiary (office, etc.)
Outbound phone calls that are <u>scheduled</u>	Outbound phone calls that are <u>unscheduled</u> and <u>initiated by the beneficiary</u> (call backs for web forms, BRC, C2C, etc.)
Inbound phone calls that are <u>scheduled</u>	Inbound and Outbound phone calls that are <u>unscheduled</u>
<u>Scheduled</u> in-person/virtual/telephonic meetings	During the last four days of a valid election period for the beneficiary



Scope of Appointment, Business Reply Cards, and Consent to Contact

12-MONTH EXPIRATION

- SOAs are valid for **12 months** following the date of beneficiary's signature date or initial request for information.

Note: the 12-month expiration applies to business reply cards, consent to contact, or requests to receive additional information.

DOOR-TO-DOOR

- Door-to-door contact is still prohibited, even with a signed SOA or completed business reply card (BRC).

Door-to-door contact may only be made if an appointment was scheduled by the beneficiary.

Pre-Enrollment Checklist & Required Topics





Topics to Cover During the Sales Process

Prior to an enrollment, **CMS' required questions and topics regarding beneficiary needs** in a health plan choice must be fully discussed.

Topics include:

- Information regarding primary care providers and specialists
- Pharmacies
- Prescription drug coverage and costs
- Costs of healthcare services
- Premiums
- Benefits
- Specific healthcare needs

Please refer to [2024 Annual Certification Training](#) for the full listing of topics and questions.



Pre-Enrollment Checklist and Effect on Coverage

The **Pre-Enrollment Checklist (PECL)** is a standardized form that is intended to **help beneficiaries understand important plan benefits and rules**. The PECL must be provided to prospective enrollees with the enrollment form (including telephonic enrollments).

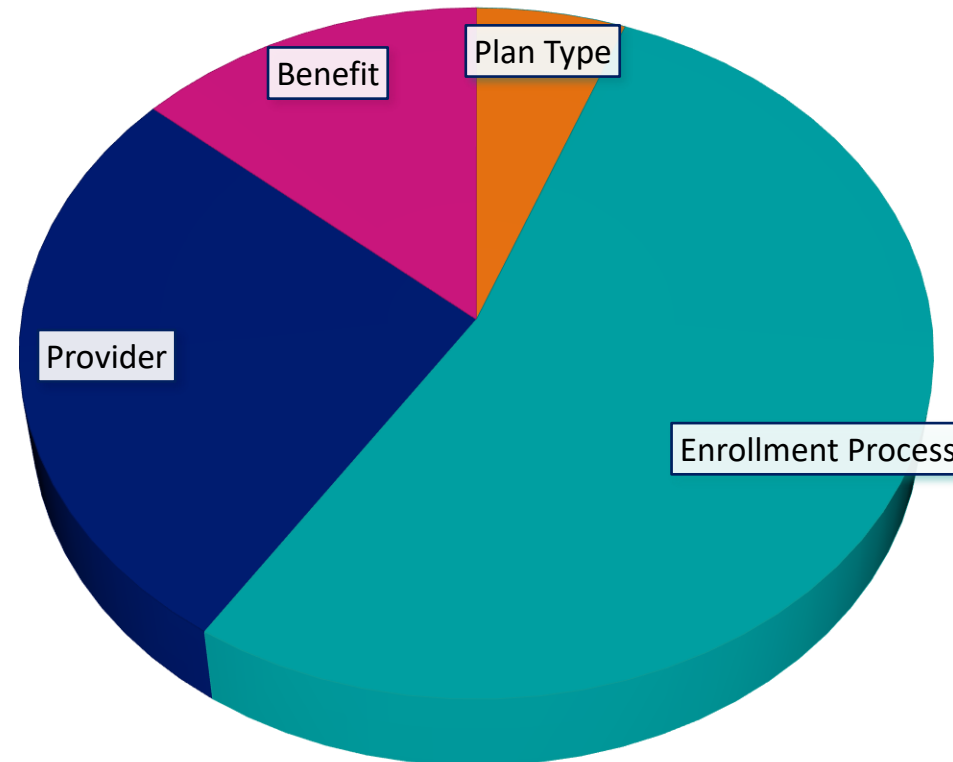
“Effect on current coverage” is new to the form and must be covered.

Effect on Current Coverage. Your current healthcare coverage will end once your new Medicare coverage starts. For example, if you are in Tricare or a Medicare plan, you will no longer receive benefits from that plan once your new coverage starts.

The form is in the [**Pre-Enrollment Guide**](#). Be sure to utilize the applicable plan year material.

Importance of a Compliant Sales Presentation and Enrollment

Top Marketing Misrepresentation Complaint Drivers



Compliance Activities





TPMO Call Recording

TPMOs must record all marketing, sales, and enrollment calls, including the *audio portion of calls via web-based technology* (e.g., [Zoom](#), [Google Meet](#), [WebEx](#), [Ascend Virtual Home Visits](#), etc.), in their entirety.

Rule applies to **inbound and outbound** interactions with **prospects and members** and does not apply to in-person activities.

If the beneficiary does not want to be recorded, the call must end, and other options should be provided to the beneficiary. These can include:

- *Scheduling an in-person appointment*
- *Online plan finder and enrollment form link*
- *PURL*
- *Email/direct mail*
- *Call back at a later time (if appropriate)*



TPMO Disclaimers

The disclaimer must be used as provided by any **TPMO that sells plans on behalf of more than one MA organization**:

1. Within the first minute of all sales call
2. When communicating with a beneficiary through email, online chat, or other electronic means of communication
3. On all websites
4. In all marketing materials

If a TPMO does not sell for all MA organizations in the service area, the disclaimer consists of the statement:

“We do not offer every plan available in your area. Currently we represent [insert number of organizations] organizations which offer [insert number of plans] products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program to get information on all of your options.”

If the TPMO sells for all MA organizations in the service area, the disclaimer consists of the statement:

“Currently we represent [insert number of organizations] organizations which offer [insert number of plans] products in your area. You can always contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program for help with plan choices.”

Sales Compliance Monitoring

Wellcare's Medicare sales compliance monitoring includes, but is not limited to:



Teledigital Sales and Enrollment Recordings



Ascend Sales and Enrollment Recordings



Live Sales and Enrollment Calls (Secret Shop)



Completed Sales Events



Educational and Sales Events – Web-based



Educational and Sales Events – In-person



TPMO Websites



Scope of Appointment



Multi-plan Marketing Materials



Repeat Issues



Contracts, Licensing, and Appointment



Grievances and 1-800-MEDICARE complaints

Broker Experience Enhancements



Service Enhancements

Broker Support

- 90-95% overall service levels maintained YTD
- Increased collaboration with Customer Service to reduce transfers
- 94% of tickets worked within 2 business days
- Implemented enhanced service model to assist with D-SNP plans

Agent Systems & Resources

- Real-time Medicare and Medicaid self-service for D-SNP eligibility verification available on Ascend
- Expanded go-to-market materials and digital resources

Customer Service

- Increased member services agent tenure with over 80% of call center staff with more than 30 days experience
- Most calls answered under 10 seconds
- Member ID card improvements
- Enhanced call listening and insights to improve quality and training



Service Improvements

By the Numbers:

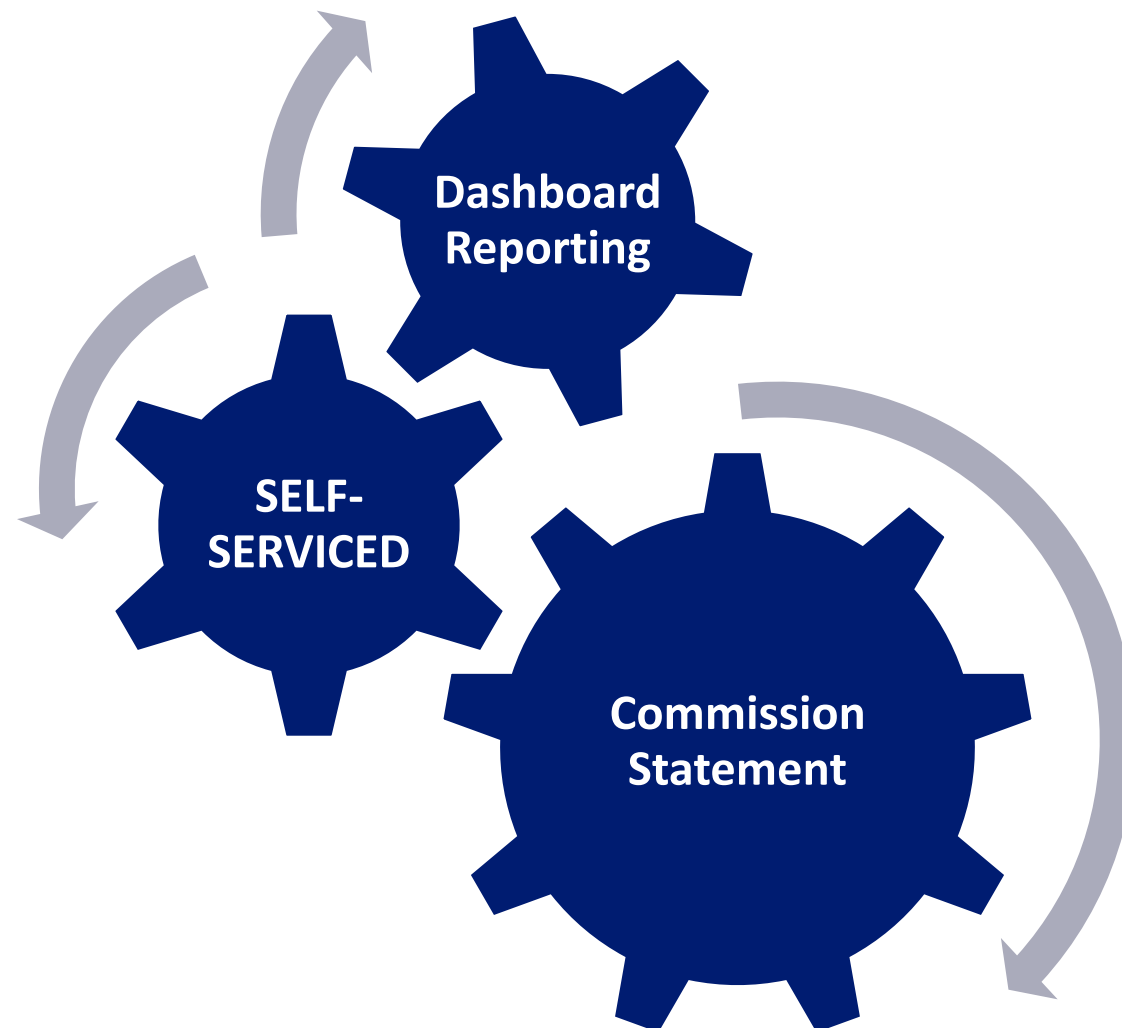
2023 YTD Performance	6 SECOND AVERAGE SPEED OF ANSWER	93% CUSTOMER SATISFACTION SURVEY SCORE	84% FIRST CALL RESOLUTION	-40% YOY CHANGE IN OVERALL MEMBER COMPLAINTS	-29% YOY CHANGE IN CUSTOMER SERVICE MEMBER COMPLAINTS
2022 Performance	25 sec	85%	81%	-9%	177%

Centene Workbench

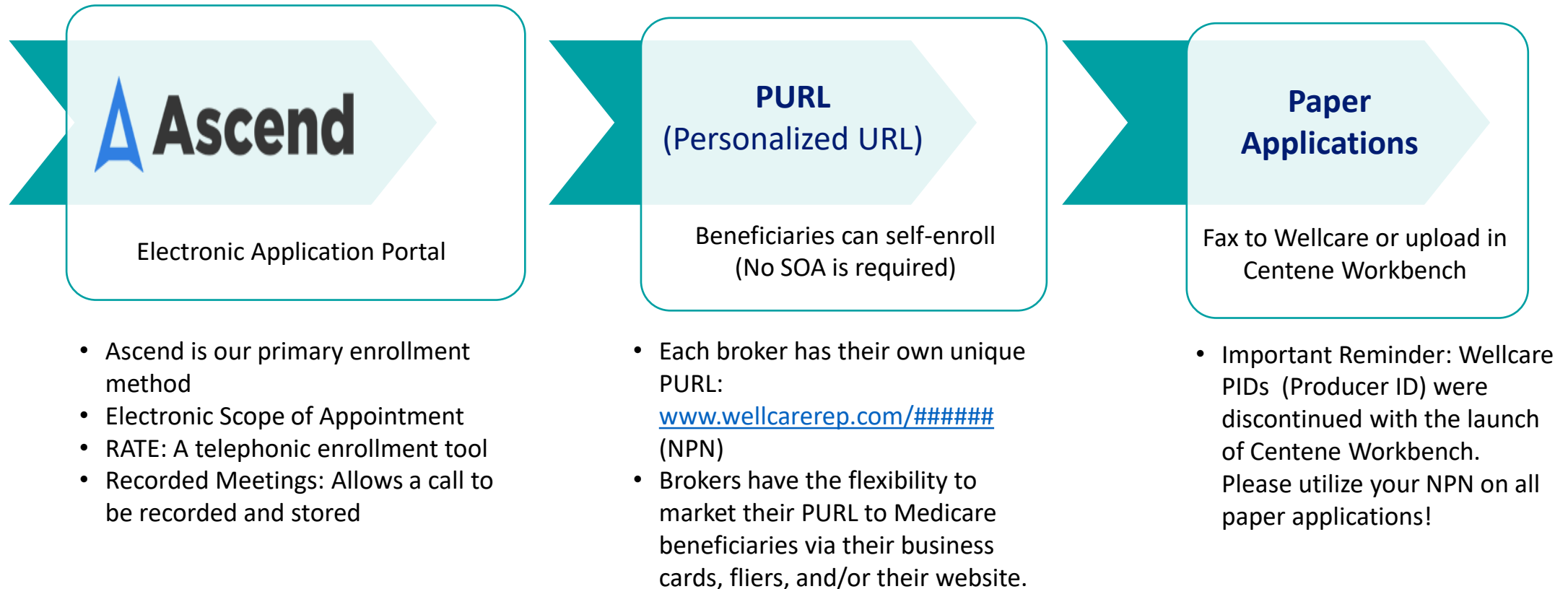
Self-Service Broker Portal



- **SELF-SERVICED** Support Ticketing System
- **Dashboard Reporting** that tracks enrollments and membership.
- Improved **Commission Statement** (when applicable) that includes more and provides clear details for payment calculations as well as commissions for legacy policies.



Wellcare Enrollment Options



Value Based Enrollments (VBEs)

Ascend


- **\$225** administrative payment for every DSNP Wellcare VBE!
- **\$75** administrative payment for every non-DSNP Wellcare VBE!
- Upon completion of your enrollment within Ascend you will select from one of the following:
 - **Agent Completed:** This option allows the broker to complete *with* the beneficiary.
 - **Decline:** This option is if the beneficiary declines to complete any VBE at this time.
- The Standalone VBE site is available for any paper enrollments and/or other enrollments not completed via Ascend:

<https://wellcare.isf.io/2023/vbe/addmember>

Thank you for completing your Medicare application. We will review your submission and be in touch with you soon!


You have completed your enrollment for Wellcare Dual Access (HMO-POS D-SNP)

Please keep this Confirmation Number for your records: **4012379**



Email Confirmation

Click here to have your confirmation number emailed to you



Print Application

Click here to print this page with your Confirmation Number

NOTE: We will not keep the email address entered on file. It will be used for the sole purpose of sending an enrollment confirmation receipt.

If you have any questions about your pending application, please call the number listed below and have your confirmation number ready.

Value-Based Enrollment

Start Transitioning to Your New Plan Now!

Wellness Advocates are standing by to help you transition to your new plan. They will schedule your Annual Wellness Visit and gather important information related to your healthcare needs.

Select your preferred language for the call:

☒ English ☐ Spanish

Decline

Decline to speak with a wellness Advocate.

Agent Completed

Have your agent complete it online with you now.

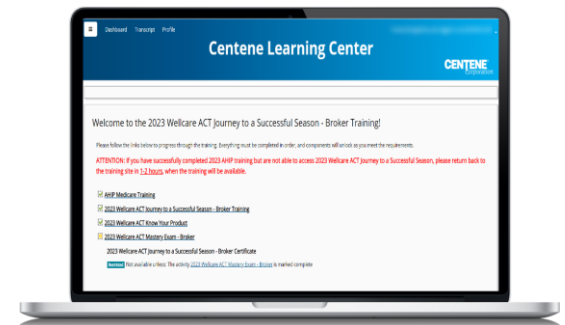
Important Reminder: You may only complete 1 VBE per enrollment.



2024 Annual Certification Training (ACT)

Completing Wellcare ACT comes with many benefits:

- AHIP integration when accessed through the Centene Learning Center:
 1. Discounted AHIP pricing (\$125 vs \$175)
 2. Real-time AHIP to ACT training availability
 3. Hierarchical training path (ensures all training requirements met): 2024 AHIP → 2024 ACT Journey → 2024 ACT Product → 2024 ACT Exam
- Certifies you to market / sell all 2023 and 2024* Wellcare Medicare MAPD and PDP product offerings. (This includes brands Allwell, Fidelis Care, Health Net, 'Ohana Health, Trillium Advantage)
- Access to Custom Point (sales material ordering)
- **Important Reminder:** *Please complete all recertification requirements by 9/30 to ensure you are ready to sell for PY2024 by 10/1! This includes completing the **2024 Recertification Contract in your Centene Workbench portal.***



wellcare.cmpsystem.com

Resources for YOU!



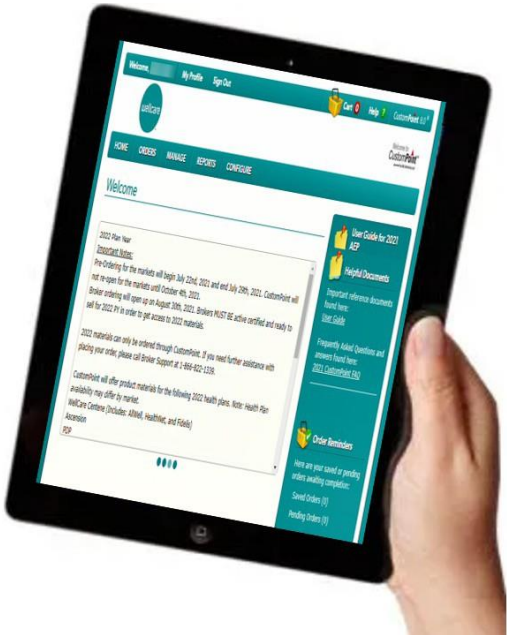
Sales Material Ordering & Distribution

2024 sales materials will be available for order beginning Sept. 27 and available as downloadable PDF files on Oct. 4.

Please note order/delivery timelines:

Shipping Event	Ordering Begins	Ordering Ends	Estimated In-Hand Date
Wave 1	Pre-orders for select brokers in July	July 31 EOD	Sept. 27
Ongoing	Sept. 27	N/A	5-7 Business Days

Reminder: *You must be certified to sell 2024 Wellcare products to order.*



Broker Communications

Be on the lookout for important email communications throughout the 2024 AEP season.



Communication Type	Communication Topics
Broker Update	<ul style="list-style-type: none">• Contracting and Certification reminders• Special Election Period announcements (i.e., FEMA, state/local declarations)• Commission rates, schedules, and announcements• CustomPoint material ordering schedule and reminders
Wellcare Insider/ AEP Weekly News	<ul style="list-style-type: none">• Important updates and reminders• Other updates critical to your business
Product Pointers	<ul style="list-style-type: none">• New and/or key supplemental benefit updates• Supplemental video resources
The Ascend Advantage	<ul style="list-style-type: none">• Ascend reminders, pointers, and helpful tips

The Wellcare logo, consisting of the word 'wellcare' in white lowercase letters inside a teal circle.

Broker Support Resources

Support	Purpose	Contact Information
Broker Support	Assistance with contracting, certification, commissions, onboarding, etc.	866-822-1339 Mon – Fri: 8 AM – 8 PM EST
Request for Information (RFI) - Legacy Plans*	Assistance with Request for Information (RFI) on Legacy Plans*	844-202-6811 Mon – Fri: 12 PM – 8 PM EST
Request for Information (RFI) - Wellcare	Assistance with resolving applications in Pending status	866-822-1339 Mon – Fri: 8 AM – 8 PM EST
Special Populations (SPOP) Medicaid Eligibility	Eligibility support for Medicare and Medicaid	866-211-0544 Mon – Fri: 8 AM – 8 PM EST Sat – Sun: 8 AM – 5 PM EST
Telephonic Scope of Appointment (SOA)	Document SOA via phone	877-780-3920 (MAPD) 877-297-3625 (PDP)
Paper Application Submission	Submit paper enrollment applications via FAX	FAX numbers can be found at: www.wellcare.com/broker-resources/broker-resources



Questions?





Thank you for your
partnership!