

2020

Agents' First Look

Medicare Advantage Plans

NORTH CAROLINA



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A Message from Mike Polen

Thank you for your interest in representing WellCare Health Plans. We appreciate your commitment to the Medicare beneficiaries you serve, and we work hard to provide you with quality plans that care for your clients' entire well-being.

Our quality Medicare Advantage and Part D Prescription Drug Plans give you affordable options you can feel good about representing to your Medicare beneficiaries. We've also invested time and resources to give you best-in-industry agent tools, which make it easier and faster for you to process applications and grow your business.

The Agents' First Look provides an overview of WellCare, how we support you, benefits to your Medicare beneficiaries, and 2020 county/plan information. As we continue to grow our footprint through prescription drug and market expansion, we are going back to the basics of what white-glove service truly means. We are re-evaluating all facets of our business to ensure the right foundation is in place to support our agent, member and provider partners.

THANK YOU for all you do to support the Medicare beneficiaries and WellCare members in your community.



Michael Polen
Executive Vice President
Medicare and Operations

Our Promise to Your Clients

Agents like you are the local market faces of WellCare's commitment to the health and well-being of our Medicare beneficiaries. It's important that you represent plans you can believe in. You can feel good about presenting WellCare to your clients.

WellCare's promise is to support the beneficiary's well-being in every area of life – physically, socially and emotionally.

- Our Medicare Advantage plans offer coverage beyond basic Medicare and include prescription drug coverage, dental, hearing, vision and fitness, and more.
- When beneficiaries need extra support for things like quitting smoking, losing weight or dealing with depression, WellCare connects them to programs that can help.
- Our plans have predictable costs, low deductibles and co-pays, and caps on out-of-pocket spending. Your clients will find it is affordable to visit the doctor, prevent illness, and manage chronic conditions. WellCare's Medicare Part D Prescription Drug Plans offer affordable coverage on the prescription medications your clients need to help them live a healthier life.



Hi, I'm Your WellBeing.

I represent how good your clients can feel when they have support from WellCare.

Introducing Your WellBeing

In our 2020 Medicare marketing, you'll see the renewed commitment we make to help your clients in every area of their lives – physically, emotionally and socially. Our brand icon, known as "Your WellBeing," represents this commitment, because when all areas of your clients' lives are supported, their well-being thrives.



Resources and Support for Agent Success

We offer the following resources to make it easier for you to grow your business as you present our products to Medicare beneficiaries.

Tools for Success

- **Personalized Non-Agent Assisted Enrollment URL** – When Medicare beneficiaries use your personalized URL to enroll in a WellCare plan, you get commissions for the non-agent-assisted enrollment.
- **Online Agent Connect Portal** – Online portal allows you to check the status of applications, monitor your book of business, view commission statements and communicate with WellCare.
- **Electronic Enrollment Platform** – Submit enrollment applications anytime, online or offline, from your desktop computer or mobile/tablet device.
- **Paper Application Fax Confirmation** – We offer a personal bar code sheet that will track your faxed paper applications and email you a confirmation within minutes of submission.
- **Online Provider and Formulary Directories** – Easy access to formularies and our provider network.
- **Real-Time Local Market Support** – Local offices with district sales managers, sales assistants and marketing outreach specialists offer you real-time support.



Weekly Advanced Commission – receive up-front commissions shortly after applications are processed and approved. No waiting for monthly payments!

Resources for a Better Medicare Beneficiary Experience

Face-to-Face Orientation Sessions

Education on how you can help with members' transition to a new plan, including using ancillary benefits, billing, coverage, pre-approvals, transportation, public assistance and more. Sessions are hosted by WellCare associates at regional sales offices or other convenient locations.

Community Connections Help Line

Toll-free line to connect members and beneficiaries with social service needs: 1-866-775-2192.

Case Managers

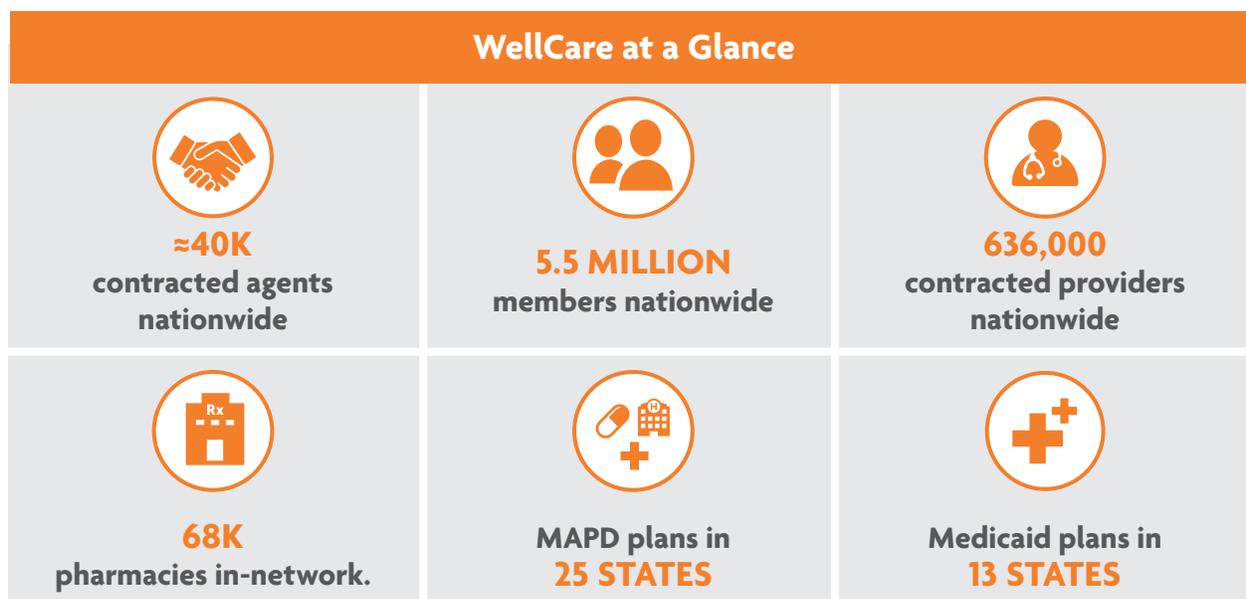
Registered Nurses assigned to close member care gaps and develop personalized care plans.

Valued Member Retention Efforts

- Dedicated member retention team that is solely focused on keeping your members happy and enrolled in our plans.
- Lifetime Renewals – Receive renewal payments every month if the Medicare beneficiary you enrolled remains active in the plan.

Coverage for Medicare Beneficiaries

- Predictable Costs – Our plans have no or low monthly premiums, annual deductibles and co-pays on primary care, specialist visits, preventive care and prescription drugs.
- Dependable Networks – 636k contracted healthcare providers and 68k pharmacies.
- Prescription Drug Expansion – Part D Prescription Drug plans in all 50 states and Washington D.C.





Part D Prescription Drug Growth

- 2 basic alternative plans; 4 enhanced plans including multiple low premium products.
- 1.6M new PDP members nationwide.



Part A and B Medicare Advantage Growth

- Expanding into Indiana, Michigan, Missouri, New Hampshire, Ohio, and Washington for Medicare Advantage
- 68 new plans
- 87 new counties
- 38 Plans with a \$0 cost

2020 Benefits and Features

Our Network

- WellCare's provider network includes a variety of exceptional doctors, hospitals and specialists. Primary Care Providers (PCPs) serve as a 'medical home' for our members and coordinate their care with specialists.

Help with Health Challenges

- Community-based teams offer support to members who have chronic conditions or who have been hospitalized, including House Call in-home visits. These teams can help coordinate doctor visits, educate members about everyday healthy behaviors, and offer extra care and support.

More Stars in More Markets

- Our resource investments and efforts are moving us in a good direction, and WellCare PY 2019 Star rating improved from 3.43 to 3.57 overall. This success provides access to enhanced quality bonuses that will be reinvested into additional benefits and programs for our members.
- We thank our agent partners for providing quality support to members and driving completion of the HRA, which directly impacts improvement to our star scores.

Rx for Good Health

- 90-day supply of medications
- Members pay \$0 for a 90-day supply of medicine on Tiers 1 and 2 from CVS Caremark Medication Home Delivery. For tiers 3 & 4, members will only be responsible for a 2-month retail co-pay for a 90-day supply of medication.

Grid with tiered amounts	
Tier 1: Preferred Generic	\$0 copay
Tier 2: Generic	\$0 copay
Tier 3: Preferred Brand	2 x 30-day retail copay
Tier 4: Non-Preferred Drug	2 x 30-day retail copay (when applicable)
Tier 5: Specialty Tier	Coinsurance applies, limited to 30-day supplies

Secure Member Portal

- Through the secure member portal, members have direct access to online tools/ information related to their health plan:
 - » Order a new member ID card
 - » Monitor claim status and provider authorizations
 - » View prescription order status
 - » Search medication costs
 - » Pay plan premiums
 - » And more!

Supplemental Benefits

- New in 2020 some plans offer a Flex Card benefit that helps to cover out of pocket expenses for ancillary services like dental, vision and hearing. The Flex Card is a prepaid debit card that may be used to pay providers that accepts VISA.
- Some plans will offer benefits like alternative therapies for pain management including medically necessary acupuncture, massage and chiropractic services.
- Also, some states will offer: Fitness trackers and streaming exercise classes available on certain plans.
- Additional OTC items available and more order method flexibility (phone or web) for select plans with the debit card Over-the-counter benefit.



You can feel good representing WellCare to your clients.

Our Medicare Advantage plans offer affordable coverage and valuable benefits in one package with the extra help your Medicare beneficiaries need to meet the challenges in their daily lives.

Learn more about the specific benefits available in your markets on the following pages.

NORTH CAROLINA



At a Glance:*

- 1,000 Medicare Advantage members
- 52,000 Medicare PDP members
- 1,052 Primary care providers
- 5,203 Specialists
- 26 Hospitals



NORTH CAROLINA

WellCare is pleased to highlight the following plans, which will be a great addition to your portfolio.

These plans have been carefully designed to provide high-quality healthcare choices for your beneficiaries, greatly impacting your 2020 selling season.



PLAN	Key Selling Features
<p>WellCare Premier (PPO) H7175001000</p>	<p>\$0 Premium \$5500 combined max out of pocket Out of Network coverage Dental Vision Hearing OTC Meals for post-acute/chronic conditions Nursing hotline Health Club membership</p>
<p>WellCare Imperial (PPO DSNP) H7175002000</p>	<p>Dual SNP Out of Network coverage Dental (\$1000) Vision Hearing (2 aids) Transportation (24 trips) OTC (\$300 every quarter) Nursing hotline Health Club membership</p>
<p>WellCare Access (HMO SNP) H0712025000</p>	<p>Dental (\$2500) Vision Hearing (2 aids) Transportation (36 trips) OTC (\$400 every quarter) Meals for post-acute/chronic conditions Personal Emerg Response System Nursing hotline Health Club membership</p>



**Here are more details about the
WellCare portfolio this year.**

**This includes the plans mentioned
above, as well as the
portfolio of plans your customers love.**



Plan Benefits	WellCare Premier (PPO) H7175001000 In-Network	WellCare Premier (PPO) H7175001000 Out-Of-Network
Counties	Avery, Buncombe, Caswell, Durham, Haywood, Henderson, Jackson, Madison, McDowell, Mitchell, Orange, Person, Polk, Swain, Transylvania, Warren, Yancey	Avery, Buncombe, Caswell, Durham, Haywood, Henderson, Jackson, Madison, McDowell, Mitchell, Orange, Person, Polk, Swain, Transylvania, Warren, Yancey
Premium Part B Giveback	\$0	\$0
Total Premium (Part C Part D)	\$0	\$0
In-Network Plan Deductible	No	No
Maximum Out of Pocket (MOOP)	\$5,500	N/A
Inpatient Hospital - Acute	\$325 co-pay per day for Days 1-5 \$0 co-pay per day for Days 6-90.	35% coinsurance per day for Days 1-90.
PCP Office Visits	\$0	\$25
Specialist Office Visits	\$30	\$50
Over-the-Counter Items	\$75 Every Three Months	\$75 Every Three Months
Medically Necessary Transportation	N/A	N/A
Fitness Membership	Covered	Covered
Dental Benefits	PPO Dental 1000 INN	PPO Dental 1000 OON
Vision Benefits	PPO Vision 100 INN	PPO Vision 100 OON 30%
Hearing Benefits	PPO Hearing 500 INN	PPO Hearing 500 OON
Rx Deductible	\$100	\$100
Deductible Tiers	Tiers 3 to 5	Tiers 3 to 5
Tier 1: Preferred Generic	\$0	\$0
Tier 2: Generic	\$10	\$10
Tier 3: Preferred Brand	\$47	\$47
Tier 4: Non-Preferred Drug	50%	50%
Tier 5: Specialty Tier	31%	31%
Laboratory Services	\$0	35%
X-Ray Services	\$15	35%

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Plan Benefits	WellCare Imperial (PPO D-SNP) H7175002000 In-Network	WellCare Imperial (PPO D-SNP) H7175002000 Out-Of-Network
Counties	Avery, Caswell, Haywood, Henderson, Mitchell, Orange, Person, Polk, Swain, Transylvania, Yancey	Avery, Caswell, Haywood, Henderson, Mitchell, Orange, Person, Polk, Swain, Transylvania, Yancey
Premium Part B Giveback	\$0	\$0
Total Premium (Part C Part D)*	\$0 - \$6.20	\$0 - \$6.20
In-Network Plan Deductible	No	No
Maximum Out of Pocket (MOOP)	\$3,400	N/A
Inpatient Hospital - Acute	\$0 or \$925 co-pay per day for Days 1-2 \$0 co-pay per day for Days 3-90.	\$0 - \$1,860 co-pay per stay.
PCP Office Visits	\$0 - 20%	\$0 - 40%
Specialist Office Visits	\$0 - 20%	\$0 - 40%
Over-the-Counter Items	\$300 Every Three Months	\$300 Every Three Months
Medically Necessary Transportation	24 One-way trips Every Year	24 One-way trips Every Year
Fitness Membership	Covered	Covered
Dental Benefits	PPO Dental 1000 INN	PPO Dental 1000 OON
Vision Benefits	PPO Vision 300 INN	PPO Vision 300 OON
Hearing Benefits	PPO Hearing 1000 (2 Aids) INN	PPO Hearing 1000 (2 Aids) OON
Rx Deductible*	\$0	\$0
Deductible Tiers	Tiers 2 to 5	Tiers 2 to 5
Tier 1: Preferred Generic	Tier 1 - \$0 Preferred Generics Generics: \$0 / \$1.30 / \$3.60 / 15% Brands: \$0 / \$3.90 / \$8.95 / 15% *Dependent on LIS level	Tier 1 - \$0 Preferred Generics Generics: \$0 / \$1.30 / \$3.60 / 15% Brands: \$0 / \$3.90 / \$8.95 / 15% *Dependent on LIS level
Tier 2: Generic		
Tier 3: Preferred Brand		
Tier 4: Non-Preferred Drug		
Tier 5: Specialty Tier		
Laboratory Services	\$0 - 20%	\$0 - 40%
X-Ray Services	\$0 - 20%	\$0 - 40%

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Plan Benefits	WellCare Access (HMO D-SNP) H0712025000
Counties	Avery, Buncombe, Caswell, Durham, Haywood, Henderson, Jackson, Madison, McDowell, Mitchell, Orange, Person, Polk, Swain, Transylvania, Warren, Yancey
Premium Part B Giveback	\$0
Total Premium (Part C Part D)*	\$0 - \$19.70
In-Network Plan Deductible	\$0 - \$175
Maximum Out of Pocket (MOOP)	\$3,400
Inpatient Hospital - Acute	\$0 or \$925 co-pay per day for Days 1-2 \$0 co-pay per day for Days 3-90.
PCP Office Visits	\$0
Specialist Office Visits	\$0 - 20%
Over-the-Counter Items	\$400 Every Three Months
Medically Necessary Transportation	36 One-way trips Every Year
Fitness Membership	Covered
Dental Benefits	Dental 2500
Vision Benefits	Vision 300
Hearing Benefits	Hearing 1000 (2 Aids)
Rx Deductible*	\$0 - \$435
Deductible Tiers	Tiers 2 to 5
Tier 1: Preferred Generic	Tier 1 - \$0 Preferred Generics Generics: \$0 / \$1.30 / \$3.60 / 15% Brands: \$0 / \$3.90 / \$8.95 / 15% *Dependent on LIS level
Tier 2: Generic	
Tier 3: Preferred Brand	
Tier 4: Non-Preferred Drug	
Tier 5: Specialty Tier	
Laboratory Services	\$0
X-Ray Services	\$0 - 20%

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Plan Benefits	WellCare Value (HMO) H0712022000	WellCare Value (HMO) H0712023000
Counties	Caswell, Durham, Orange, Person, Warren	Avery, Buncombe, Haywood, Henderson, Jackson, Madison, McDowell, Mitchell, Polk, Swain, Transylvania, Yancy
Premium Part B Giveback	\$0	\$0
Total Premium (Part C Part D)	\$0	\$0
In-Network Plan Deductible	No	No
Maximum Out of Pocket (MOOP)	\$6,700	\$6,700
Inpatient Hospital - Acute	\$350 co-pay per day for Days 1-5 \$0 co-pay per day for Days 6-90.	\$350 co-pay per day for Days 1-5 \$0 co-pay per day for Days 6-90.
PCP Office Visits	\$0	\$0
Specialist Office Visits	\$45	\$40
Over-the-Counter Items	\$23 Every Month	\$23 Every Month
Medically Necessary Transportation	10 One-way trips Every Year	10 One-way trips Every Year
Fitness Membership	Covered	Covered
Dental Benefits	Dental 750	Dental 750
Vision Benefits	Vision 200	Vision 200
Hearing Benefits	Hearing 750 (2 Aids)	Hearing 750 (2 Aids)
Rx Deductible	\$150	\$165
Deductible Tiers	Tiers 3 to 5	Tiers 3 to 5
Tier 1: Preferred Generic	\$0	\$0
Tier 2: Generic	\$12	\$12
Tier 3: Preferred Brand	\$45	\$47
Tier 4: Non-Preferred Drug	45%	45%
Tier 5: Specialty Tier	30%	30%
Laboratory Services	\$0	\$0
X-Ray Services	\$45	\$45

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