

2020 Summary of Benefits

Care Wisconsin Medicare Dual Advantage (HMO SNP) Contract H5209 Plan 004

This is a summary of drug and health services covered by Care Wisconsin Medicare Dual Advantage Plan (HMO SNP) January 1, 2020 to December 31, 2020

Care Wisconsin Medicare Dual Advantage (HMO SNP) is a Coordinated Care Plan with a Medicare contract and a contract with the state of Wisconsin Department of Health Services (DHS) for the Medicaid Program. Enrollment in Care Wisconsin Medicare Dual Advantage depends on contract renewal.

The benefit information provided is a summary of what we cover and what you pay. It does not list every service we offer or list every limitation or exclusion. To get a complete list of services we cover, please call Customer Service at 1-800-963-0035 (TTY users call 711), 7 days a week, 8:00 a.m. to 8:00 pm. and request the "Evidence of Coverage," or visit our website at http://carewisc.org/medicare-dual-advantage/member-resources.

Our plan is offered by Care Wisconsin Health Plan, Inc., for people who meet specific enrollment criteria. To join **Care Wisconsin Medicare Dual Advantage**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, be eligible for Wisconsin Medicaid, and live in our service area. Our service area includes the following counties in Wisconsin: Adams, Brown, Calumet, Columbia, Crawford, Dane, Dodge, Fond du Lac, Grant, Green, Green Lake, Iowa, Jefferson, Juneau, Kewaunee, Lafayette, Marquette, Oconto, Outagamie, Ozaukee, Richland, Rock, Sauk, Shawano, Vernon, Walworth, Washington, Waukesha, Waupaca, Waushara, and Winnebago. You must maintain eligibility with Medicaid to remain enrolled in Care Wisconsin Medicare Dual Advantage.

Care Wisconsin Medicare Dual Advantage has a network of doctors, hospitals, pharmacies, and other providers. If you use providers that are not in our network, the plan may not pay for these services.

YOU HAVE CHOICES IN YOUR HEALTH CARE

You can choose from different Medicare options.

- One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the Federal government.
- Another choice is to get your Medicare benefits by joining a Medicare health plan, such as Care Wisconsin's Medicare Dual Advantage Plan.

This document may be available in other formats such as Braille, large print or audio. This document may be available in a non-English language. For additional information call Customer Service at 1-800-963-0035. Customer service has free language interpreter services available for non-English speakers.

CARE WISCONSIN MEDICARE DUAL ADVANTAGE COVERED BENEFITS

*Note: Services with a * may require Prior Authorization*

Premiums and Benefits	Care Wisconsin Medicare Dual Advantage (HMO SNP)	What you should know
Monthly Plan Premium	You pay nothing	This plan does not have a premium. You must continue to pay your Medicare Part B premium, unless your Part B premium is paid for you by Medicaid.
Deductible	You pay nothing	This plan does not have a deductible.

Premiums and Benefits	Care Wisconsin Medicare Dual Advantage	What you should know
	(HMO SNP)	
Maximum Out-of-Pocket	All Medicare plans have yearly	You may pay nothing for
Responsibility (does not	limits on member out-of-pocket	Medicare covered
include prescription drugs)	costs for medical and hospital	services, depending on
	care.	your level of Wisconsin
		Medicaid eligibility.
	The yearly limit for your out-	
	of-pocket medical and hospital	
	care is \$6,700.	
	If you reach this limit, we will	
	continue to cover medical and	
	hospital care at no cost to you.	
Inpatient Hospital Coverage*	You pay nothing	Prior authorization may
Hospital coverage is based on		be needed for planned
benefit periods. A benefit		admissions. Contact the
period begins the day you are		plan for more
admitted as an inpatient in the		information.
hospital. A benefit period ends		
when you have not received		
inpatient care for 60		
consecutive days. There is no		
limit to the number of benefit		
periods.		
In addition, we cover an		
additional 60 "lifetime reserve		
days." You can use these extra		
days if your hospital stay is		
longer than 90 days. Once		
these extra days are used up,		
your inpatient coverage will be		
limited to 90 days for each		
benefit period.		

Premiums and Benefits	Care Wisconsin Medicare Dual Advantage (HMO SNP)	What you should know
Outpatient Hospital	You pay nothing	Prior authorization may
Coverage*		be required. Contact the
Our plan covers medically-		plan for more
necessary services you get in		information.
the outpatient department of a		
hospital for diagnosis or		
treatment of an illness or injury.		
Doctor Visits*	You pay nothing	Prior authorization may
• Primary		be needed for certain services. Contact the plan
• Specialists		for more information.
Preventive Care	You pay nothing	Any additional preventive
Our plan covers many		services approved by
preventive services, including:		Medicare during the
Abdominal aortic aneurysm screening		contract year will be covered.
Alcohol misuse screening and counseling		
Annual wellness visit		
Bone mass measurement		
Breast cancer screening (mammograms)		
Cardiovascular disease risk reduction visit (therapy for cardiovascular disease)		
Cardiovascular disease testing		
Cervical and vaginal cancer screening		

Premiums and Benefits	Care Wisconsin Medicare Dual Advantage (HMO SNP)	What you should know
Preventive Care (continued)	You pay nothing	Any additional preventive
Depression screening		services approved by
Diabetes screening		Medicare during the contract year will be
Diabetes self-management training, services and supplies		covered.
HIV screening		
• Immunizations		
Lung cancer screening with Low Dose Computed Tomography		
Medical nutrition therapy		
Medicare Diabetes Prevention Program (MDPP)		
Obesity screening and therapy		
Prostate cancer screening		
Sexually transmitted infection screening and counseling		
Tobacco use cessation counseling		
"Welcome to Medicare" preventive visit (one-time)		

Premiums and Benefits	Care Wisconsin Medicare Dual Advantage (HMO SNP)	What you should know
Emergency Care	You pay nothing	Contact the plan after
Emergency care is not covered outside the United States and its		receiving emergency care.
territories.		
Urgently Needed Services	You pay nothing	Contact the plan after
Urgent care is not covered		receiving urgently needed
outside the United States and its		services.
territories.	X 7	D: 4 : 4
Diagnostic	You pay nothing	Prior authorization may be needed. Contact the
Services/Labs/Imaging*		plan for more
Diagnostic radiology		information.
service (MRI, CT scans)		
Lab services		
Diagnostic tests and		
procedures		
Outpatient x-rays		
Hearing Services	You pay nothing	
Hearing exams to diagnose and		
treat hearing and balance issues Dental Services		
	You pay nothing	
We cover limited dental	Tou pay nouning	
services that are received when in a hospital.		
when in a nospital.		
• Preventive dental services are not covered.	Not covered	

Premiums and Benefits	Care Wisconsin Medicare Dual Advantage (HMO SNP)	What you should know
Supplemental Dental Services	You pay nothing	Prior authorization for
We cover two diagnostic		supplemental dental
visits per year		services is required.
• Oral exams, cleanings, and		
x-rays		
Restorative services		
(crowns, fillings) up to one		
restoration per tooth		
Non-surgical extractions		
Laboratory-made porcelain		
crowns are covered.		
Maximum of \$2,500 per year.		
Vision Services*	You pay nothing	Prior authorization may
Outpatient physician		be needed. Contact the
services to diagnose and		plan for more information.
treat diseases and conditions of the eye		information.
of the eye		
Glaucoma screening (once		
per year)		
Diabetic retinopathy		
screening (once per year)		
Eyeglasses or contact lenses		
after cataract surgery (one		
pair)		

Premiums and Benefits	Care Wisconsin Medicare Dual Advantage (HMO SNP)	What you should know
• Eyewear up to \$150 per calendar year. Eyewear includes eyeglass lenses, eyeglass frames, eyewear upgrades, and contact lenses.	You pay nothing	Prescription and authorization for supplemental vision services is required.
 Mental Health Services* Inpatient services Our plan covers a lifetime limit of 190 days for inpatient care in a psychiatric hospital. The Inpatient Hospital Coverage rules apply to inpatient mental health services provided in a general hospital Outpatient group therapy Outpatient individual therapy 	You pay nothing	Prior authorization may be needed. Contact the plan for more information.

Premiums and Benefits	Care Wisconsin Medicare Dual Advantage (HMO SNP)	What you should know
Skilled Nursing Facility*	You pay nothing	Prior authorization may
Skilled Nursing Facility		be needed. Contact the
coverage is based on benefit		plan for more
periods. A benefit period		information.
begins the day you are admitted		
to the skilled nursing facility.		
A benefit period ends when you		
have not received skilled care in		
a skilled nursing facility for 60		
consecutive days. There is no		
limit to the number of benefit		
periods.		
Our plan covers 100 days of		
Skilled Nursing Facility care		
during each benefit period.		
Skilled Nursing Facility		
coverage is covered within 30		
days of discharge from a		
qualifying inpatient hospital		
stay and a doctor certifies a		
need for daily skilled care.		

Premiums and Benefits	Care Wisconsin Medicare Dual Advantage (HMO SNP)	What you should know
Rehabilitation Services*	You pay nothing	Prior authorization may
Occupational therapy		be needed. Contact the
Physical therapy		plan for more information.
Speech and language therapy		
• Cardiac rehabilitation (maximum of 2 one-hour sessions per day for up to 36 sessions or 36 weeks)		
• Pulmonary rehabilitation (maximum of 2 one-hour sessions per day for up to 36 sessions or 36 weeks)		
Ambulance	You pay nothing	
Transportation	Not covered	
 Medicare Part B Drugs* Limited drugs that are given as injections or infusions in a doctor's office 	You pay nothing	Prior authorization may be needed. Contact the plan for more information.
Certain chemotherapy drugs		
Medicare Part B Drugs* (continued) • Drugs you take with durable	You pay nothing	Prior authorization may be needed. Contact the
medical equipment (such as nebulizers) that was authorized by our plan		plan for more information.
Certain self-administered drugs in limited circumstances		

Premiums and Benefits	Care Wisconsin Medicare Dual Advantage (HMO SNP)	What you should know
Over-the-Counter (OTC)	You pay nothing	Contact the plan for more
Items		information.
• The Care Wisconsin OTC		
program allows members to		
make one purchase up to		
\$60 per month for over-the-		
counter "Drug Store" type		
items from a catalog, using		
their Care Wisconsin		
account.		
• Funds to this account are replenished each month.		
• Unused amounts do not roll over to the next month.		
Orders are limited to one per month.		
• Maximum of \$720 per year.		
Personal Emergency	You pay nothing	May require a referral
Response System (PERS)		from your doctor.

Medicare Part D Prescription Drugs		
Phase 1: Initial Coverage	Depending on your income	The Formulary lists drugs
	level and institutional status,	that have special rules, or
	you may pay the following:	restrictions, for coverage.
	For generic drugs:	Generally, we only cover
	\$0/\$1.30/\$3.60 copay for a 31-	drugs filled at a network
	day supply	pharmacy. If you have to
	\$0/\$3.90/\$10.80 copay for a	fill at an out-of-network
	93-day supply	pharmacy, the cost will be
		the same as at a network
	For all other drugs:	pharmacy.
	\$0/\$3.90/\$8.95 copay for a 31-	
	day supply	
	\$0/\$11.70/\$26.85 copay for a	
	93-day supply	
Catastrophic Coverage	You will pay a maximum out-	
	of-pocket amount each year.	
	Once you have paid \$6,350	
	out-of-pocket, you will pay	
	nothing for all drugs.	

Many of the covered benefits listed above are subject to a 20% coinsurance cost-share. Because Care Wisconsin Medicare Dual Advantage eligibility requires eligibility for Full Medicaid benefits in Wisconsin, these cost-shares should be paid by Medicaid.

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at http://www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

SUMMARY OF MEDICAID-COVERED BENEFITS

Medicaid Benefit Comparison

Members eligible to enroll in Care Wisconsin Medicare Dual Advantage must be eligible for full benefits from a State Medicaid plan. Because you have Medicare and Medicaid coverage, your services are paid first by your Medicare plan and then by your Medicaid plan. Full Medicaid benefits include payment of some or all of your Medicare cost-sharing (premiums, deductibles, coinsurance and copays). Depending on your level of Medicaid eligibility, you may not have any cost-sharing responsibility for Medicare-covered services.

It is important that you maintain your Medicaid eligibility to remain eligible for Care Wisconsin Medicare Dual Advantage and continue receiving assistance from Medicaid in paying your Medicare cost-share amounts.

If you no longer qualify for Medicaid, you will have a grace period in Care Wisconsin Medicare Dual Advantage before you are involuntarily disenrolled. The amount you have to pay for Medicare cost-sharing during this grace period may change.

The benefits described in the chart below are covered by Medicaid. For each benefit listed below, you can see what Wisconsin Medicaid covers if you are entitled to benefits under your Medicaid plan. What you pay for covered services may depend on your level of Medicaid eligibility. The chart indicates if the benefit is covered under the Care Wisconsin Medicare Dual Advantage plan.

If you are currently entitled to receive Medicaid benefits please see your Medicaid member handbook or other state Medicaid documents for full details on your Medicaid benefits, limitations, restrictions, and exclusions. In your state, the Medicaid program can be reached through the office of the Wisconsin Department of Health Services by calling 1-800-362-3002 or visiting their website http://www.dhs.wisconsin.gov/Medicaid.

MEDICAID STATE PLAN BENEFITS CHART

Benefit	Medicaid	Care Wisconsin Medicare Dual Advantage (HMO SNP)
Ambulatory Surgery Centers	Coverage of certain surgical procedures and related lab services	Covered
	\$3 copay per service	
Chiropractic	Full coverage	Covered
	\$0.50 to \$3 copay per service	
Dental	Full coverage	Covered in limited
	\$0.50 to \$3 copay per service	situations
Disposable Medical	Full coverage	Covered in limited
Supplies (DMS)	\$0.50 to \$3 copay per service, and	situations
	\$0.50 per prescription for diabetic	
	supplies	
Drugs	Comprehensive drug benefit with coverage of generic and brand name prescription drugs and some over-the-counter (OTC) drugs.	Part B and Part D coverage
	Copay:	
	• \$0.50 for over-the counter drugs	
	• \$1 for generic drugs	
	• \$3 for brand drugs	
	Copays are limited to \$12 per member, per provider, per month. OTC drugs do not count toward the \$12 maximum.	
	Limit of five opioid prescription fills per month.	
Durable Medical	Full coverage	Covered
Equipment (DME)	\$0.50 to \$3 copay per item	
	Rental items not subject to copay	

Benefit	Medicaid	Care Wisconsin Medicare Dual Advantage (HMO SNP)
Emergency Room	Full coverage	Covered
	No copay	
End-Stage Renal Disease (ESRD)	Full coverage	Covered
	No copay	
Health Screenings for Children	Full coverage of Health Check screenings and other services for individuals under the age of 21 No copay	Not Covered
Hearing Services	Full coverage	Covered
	\$0.50 to \$3 copay per procedure	00,000
	No copay for hearing aid batteries	
Home Care Services	Full coverage of PDN, home health, and personal care services	Home Health is covered
	No copay	
Hospice	Full coverage No copay	Covered by Original Medicare
Inpatient Hospital	Full coverage	Covered
	\$3 copay per day with a \$75 cap per stay	
Mental Health and Substance Abuse Treatment	Full coverage (not including room and board)	Covered
	\$0.50 to \$3 copay per service, limited to the first 15 hours or \$825 of services, whichever come first, provided per calendar year.	
	Copays are not required when services are provided in a hospital setting.	
Nursing Home Services	Full coverage	Covered
	No copay	

Benefit	Medicaid	Care Wisconsin Medicare Dual Advantage (HMO SNP)
Outpatient Hospital	Full coverage	Covered
	\$3 copay per visit	
Physical Therapy (PT), Occupational Therapy, and Speech and Language Pathology (SLP)	Full coverage \$0.50 to \$3 copay per service, limited to the first 30 hours or \$1,500, whichever occurs first, during one calendar year (copay limits calculated separately for each discipline)	Covered
Physician	Full coverage, including laboratory and radiology \$0.50 to \$3 copay per service, limited to \$30 per provider per calendar year. No copay for emergency services, preventive services, anesthesia, or clozapine management	Covered
Podiatry	Full coverage \$0.50 to \$3 copay per service; limited to \$30 per provider per calendar year	Covered
Prenatal/Maternity Care	Full coverage, including prenatal care coordination, and preventative mental health and substance abuse screening and counseling for women at risk of mental health or substance abuse problems No copay	Covered

Benefit	Medicaid	Care Wisconsin Medicare Dual Advantage (HMO SNP)
Reproductive Health Service	 Full coverage, excluding: Reversal of voluntary sterilization Infertility treatments Surrogate parenting and related services, including, but not limited to: Artificial insemination Obstetrical care Labor or delivery Prescription or over-the-counter drugs No copay for services provided by a family planning clinic or contraceptive management. 	Covered
Routine Vision	Full coverage including coverage of eyeglasses \$0.50 to \$3 copay per service	Covered
Transportation – Ambulance, Specialized Medical Vehicle (SMV), Common Carrier	Full coverage of emergency and non- emergency transportation to and from a certified provider for a covered service	Ambulance is covered

For more information, please call us at the phone number listed below or visit us at http://carewisc.org/medicare-dual-advantage.

Toll-free 1-800-963-0035, TTY users should call 711.

You can call us 7 days a week from 8:00 a.m. to 8:00 p.m. Central.

You can see our plan's provider directory at our website at http://carewisc.org/medicare-dual-advantage/provider-directory-search.

You can see our plan's pharmacy directory at our website at http://carewisc.org/medicare-dual-advantage/pharmacy-directory.

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider.

You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website at http://carewisc.org/medicare-dual-advantage/formulary.

Notice Informing Individuals About Nondiscrimination and Accessibility Requirements

Care Wisconsin Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Care Wisconsin Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Care Wisconsin Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - o Information written in other languages

If you need these services, contact Customer Service.

If you believe that Care Wisconsin Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Care Wisconsin Member Rights 1617 Sherman Avenue Madison, WI 53704

Toll-Free Phone Number: 1-800-963-0035 ext. 3448

TTY: Wisconsin Relay System 711

Fax: (608) 245-3821 Email: mrs@carewisc.org

If you need help filing a grievance, our Member Rights Specialists are available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue SW Room 509F, HHH Building Washington, DC 20201

Toll-Free Phone Number: 1-800-368-1019

TDD: 800-537-7697

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Multi-language Interpreter Services

ATTENTION: Language assistance services, free of charge, are available to you. Call 1-800-963-0035 (TTY users should call Wisconsin Relay System 711).

Spanish

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-963-0035 (TTY: 711).

Hmong

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-800-963-0035 (TTY: 711).

Chinese

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-800-963-0035 (TTY:711)。

German

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-963-0035 (TTY: 711).

Arabic

Russian

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-963-0035 (телетайп: 711).

Korean

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-963-0035 (TTY: 711) 번으로 전화해 주십시오.

Vietnamese

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-963-0035 (TTY: 711).

Pennsylvanian Dutch

Wann du Deitsch (Pennsylvania German / Dutch) schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-800-963-0035 (TTY: 711).

Laotian

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-800-963-0035 (TTY: 711).

French

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-963-0035 (TTY: 711).

Polish

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-963-0035 (TTY: 711).

Hindi

ध्यान द•: य•द आप •हदी बोलते ह •तो आपके िलए मुफ्त म• भाषा सहायता सेवाएं उपलब्ध ह।• 1-800-963-0035 (TTY: 711) पर कॉल कर•।

Albanian

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-800-963-0035 (TTY: 711).

Tagalog

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-963-0035 (TTY: 711).

PRE-ENROLLMENT CHECKLIST

plan under Medicaid.

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at 1-800-963-0035 (TTY: Wisconsin Relay 711).

Understanding the Benefits				
	Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services that you routinely see a doctor. Visit www.carewisc.org or call Customer Service at 1-800-963-0035 to obtain a copy of EOC.			
	Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.			
	Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.			
Understanding Important Rules				
	If you pay a Medicare Part B premium, you must continue to do so. This premium is normally taken out of your Social Security check each month.			
	Benefits, premiums and/or copayments/co-insurance may change on January 1, 2021.			
	Except in emergency or urgent situation, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).			
	This plan is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state			



Care Wisconsin Health Plan 1617 Sherman Avenue Madison, WI 53704 www.carewisc.org