



2019 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, 2019 to December 31, 2019

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/2019-member-benefit-documents>.

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

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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.

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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.

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Premiums and Benefits	Care Wisconsin Medicare Dual Advantage (HMO SNP)	What you should know
<p>Maximum Out-of-Pocket Responsibility <i>(does not include prescription drugs)</i></p>	<p>All Medicare plans have yearly limits on member out-of-pocket costs for medical and hospital care.</p> <p>The yearly limit for your out-of-pocket medical and hospital care is \$6,700.</p> <p>If you reach this limit, we will continue to cover medical and hospital care at no cost to you.</p>	<p>You may pay nothing for Medicare covered services, depending on your level of Wisconsin Medicaid eligibility.</p>
<p>Inpatient Hospital Coverage*</p> <p>Hospital coverage is based on benefit periods. A benefit period begins the day you are admitted as an inpatient in the 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.</p> <p>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.</p>	<p>You pay nothing</p>	<p>Prior authorization may be needed for planned admissions. Contact the plan for more information.</p>
<p>Outpatient Hospital Coverage*</p> <p>Our plan covers medically-necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury.</p>	<p>You pay nothing</p>	<p>Prior authorization may be required. Contact the plan for more information.</p>

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Premiums and Benefits	Care Wisconsin Medicare Dual Advantage (HMO SNP)	What you should know
<p>Doctor Visits*</p> <ul style="list-style-type: none"> • Primary • Specialists 	<p>You pay nothing</p>	<p>Prior authorization may be needed for certain services. Contact the plan for more information.</p>
<p>Preventive Care Our plan covers many preventive services, including:</p> <ul style="list-style-type: none"> • Abdominal aortic aneurysm screening • 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 • Colorectal cancer screening (flexible sigmoidoscopy, fecal occult blood test, colonoscopy) • Depression screening • Diabetes screening 	<p>You pay nothing</p>	<p>Any additional preventive services approved by Medicare during the contract year will be covered.</p>

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Premiums and Benefits	Care Wisconsin Medicare Dual Advantage (HMO SNP)	What you should know
<p>Preventive Care (continued)</p> <ul style="list-style-type: none"> • Diabetes self-management training, services and supplies • 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) 	You pay nothing	Any additional preventive services approved by Medicare during the contract year will be covered.
<p>Emergency Care</p> <p>Emergency care is not covered outside the United States and its territories.</p>	You pay nothing	Contact the plan after receiving emergency care.
<p>Urgently Needed Services</p> <p>Urgent care is not covered outside the United States and its territories.</p>	You pay nothing	Contact the plan after receiving urgently needed services.

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Premiums and Benefits	Care Wisconsin Medicare Dual Advantage (HMO SNP)	What you should know
<p>Diagnostic Services/Labs/Imaging*</p> <ul style="list-style-type: none"> • Diagnostic radiology service (MRI, CT scans) • Lab services • Diagnostic tests and procedures • Outpatient x-rays 	You pay nothing	Prior authorization may be needed. Contact the plan for more information.
<p>Hearing Services Hearing exams to diagnose and treat hearing and balance issues</p>	You pay nothing	
<p>Dental Services</p> <ul style="list-style-type: none"> • We cover limited dental services that are received when in a hospital. • Preventive dental services are not covered. <p>Supplemental Dental Services</p> <ul style="list-style-type: none"> • Laboratory-made porcelain crowns are covered. Maximum of \$850 per year. 	<p>You pay nothing</p> <p>Not covered</p> <p>You pay nothing</p>	<p>Prior authorization for supplemental dental services is required.</p>
<p>Vision Services*</p> <ul style="list-style-type: none"> • Outpatient physician services to diagnose and treat diseases and conditions of the eye • Glaucoma screening (once per year) • Diabetic retinopathy screening (once per year) 	You pay nothing	Prior authorization may be needed. Contact the plan for more information.

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Premiums and Benefits	Care Wisconsin Medicare Dual Advantage (HMO SNP)	What you should know
<p>Skilled Nursing Facility (continued) Our plan covers 100 days of Skilled Nursing Facility care during each benefit period.</p> <p>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.</p>	You pay nothing	Prior authorization may be needed. Contact the plan for more information.
<p>Rehabilitation Services*</p> <ul style="list-style-type: none"> • Occupational therapy • Physical therapy • 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) 	You pay nothing	Prior authorization may be needed. Contact the plan for more information.
Ambulance	You pay nothing	
Transportation	Not covered	
<p>Medicare Part B Drugs*</p> <ul style="list-style-type: none"> • Limited drugs that are given as injections or infusions in a doctor's office • Certain chemotherapy drugs 	You pay nothing	Prior authorization may be needed. Contact the plan for more information.

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Premiums and Benefits	Care Wisconsin Medicare Dual Advantage (HMO SNP)	What you should know
<p>Medicare Part B Drugs* (continued)</p> <ul style="list-style-type: none"> • Drugs you take with durable medical equipment (such as nebulizers) that was authorized by our plan • Certain self-administered drugs in limited circumstances 	<p>You pay nothing</p>	<p>Prior authorization may be needed. Contact the plan for more information.</p>
<p>Over-the-Counter (OTC) Items</p> <ul style="list-style-type: none"> • 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. 	<p>You pay nothing</p>	<p>Contact the plan for more information.</p>
<p>Personal Emergency Response System (PERS)</p>	<p>You pay nothing</p>	<p>May require a referral from your doctor.</p>

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Medicare Part D Prescription Drugs		
Phase 1: Initial Coverage	<p>Depending on your income level and institutional status, you may pay the following:</p> <p>For generic drugs: \$0/\$1.25/\$3.40 copay for a 31-day supply \$0/\$3.75/\$10.20 copay for a 93-day supply</p> <p>For all other drugs: \$0/\$3.80/\$8.50 copay for a 31-day supply \$0/\$11.40/\$25.50 copay for a 93-day supply</p>	<p>The Formulary lists drugs that have special rules, or restrictions, for coverage.</p> <p>Generally, we only cover drugs filled at a network pharmacy. If you have to fill at an out-of-network pharmacy, the cost will be the same as at a network pharmacy.</p>
Catastrophic Coverage	<p>You will pay a maximum out-of-pocket amount each year.</p> <p>Once you have paid \$5,100 out-of-pocket, you will pay nothing for all drugs.</p>	

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>.

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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 \$3 copay per service	Covered
Chiropractic	Full coverage \$0.50 to \$3 copay per service	Covered
Dental	Full coverage \$0.50 to \$3 copay per service	Covered in limited situations
Disposable Medical Supplies (DMS)	Full coverage \$0.50 to \$3 copay per service, and \$0.50 per prescription for diabetic supplies	Covered in limited situations
Drugs	Comprehensive drug benefit with coverage of generic and brand name prescription drugs and some over-the-counter (OTC) drugs. Copay: <ul style="list-style-type: none"> • \$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.	Part B and Part D coverage
Durable Medical Equipment (DME)	Full coverage \$0.50 to \$3 copay per item Rental items not subject to copay	Covered

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Benefit	Medicaid	Care Wisconsin Medicare Dual Advantage (HMO SNP)
Emergency Room	Full coverage No copay	Covered
End-Stage Renal Disease (ESRD)	Full coverage No copay	Covered
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 \$0.50 to \$3 copay per procedure No copay for hearing aid batteries	Covered
Home Care Services	Full coverage of PDN, home health, and personal care services No copay	Home Health is covered
Hospice	Full coverage No copay	Covered by Original Medicare
Inpatient Hospital	Full coverage \$3 copay per day with a \$75 cap per stay	Covered
Mental Health and Substance Abuse Treatment	Full coverage (not including room and board) \$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.	Covered
Nursing Home Services	Full coverage No copay	Covered

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Benefit	Medicaid	Care Wisconsin Medicare Dual Advantage (HMO SNP)
Outpatient Hospital	Full coverage \$3 copay per visit	Covered
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

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Benefit	Medicaid	Care Wisconsin Medicare Dual Advantage (HMO SNP)
Reproductive Health Service	<p>Full coverage, excluding:</p> <ul style="list-style-type: none"> • Reversal of voluntary sterilization • Infertility treatments • Surrogate parenting and related services, including, but not limited to: <ul style="list-style-type: none"> ○ Artificial insemination ○ Obstetrical care ○ Labor or delivery ○ Prescription or over-the-counter drugs <p>No copay for services provided by a family planning clinic or contraceptive management.</p>	Covered
Routine Vision	<p>Full coverage including coverage of eyeglasses</p> <p>\$0.50 to \$3 copay per service</p>	Covered
Transportation – Ambulance, Specialized Medical Vehicle (SMV), Common Carrier	<p>Full coverage of emergency and non-emergency transportation to and from a certified provider for a covered service</p>	Ambulance is covered

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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>.

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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
 - 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>.

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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

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم — 1-800-963-0035 واليكم الصم هاتف - (TTY: 711). (رقم

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) schwetzsch, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-800-963-0035 (TTY: 711).

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Laotian

ໂປດຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສຍຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 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 दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-963-0035 (TTY: 711) पर कॉल करें।

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).

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PRE-ENROLLMENT CHECKLIST

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, 2020.
- 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 plan under Medicaid.



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