

GIVING YOU **MORE**

- ✓ CHOICES
- ✓ OPTIONS
- ✓ SUPPORT



2018 PRODUCER'S FIRST LOOK

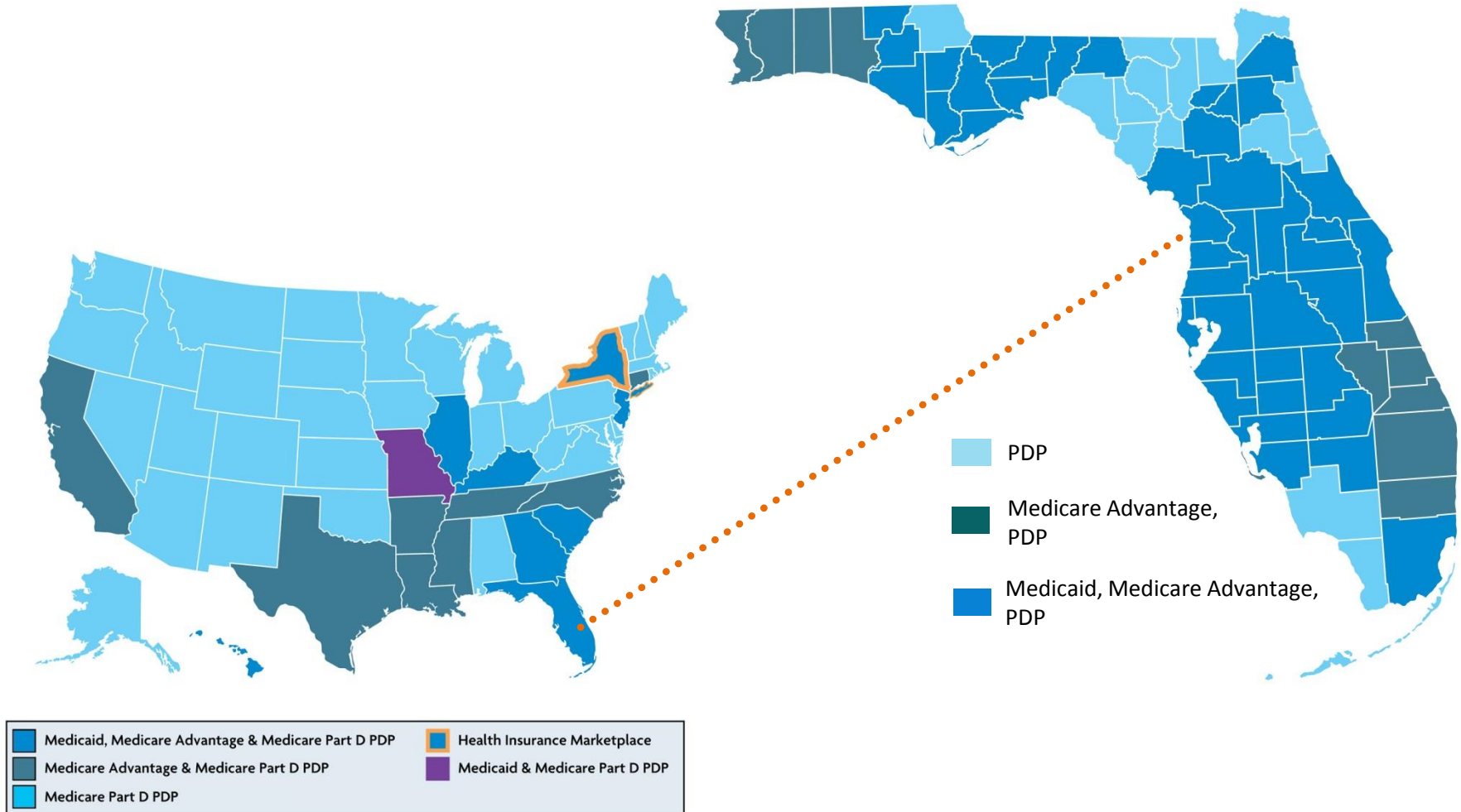
Florida



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Coverage Area

2018



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WellCare Means Better Care.

For more than 30 years, WellCare has focused exclusively on providing government-sponsored managed care services. Our corporate mission is to provide high-quality care that is comprehensive, convenient and affordable.



Serving Members Nationwide

- 1.6 million Medicare Advantage and Prescription Drug Plan members*
- 2.6 million Medicaid members*



Serving The Full Spectrum Of Member Needs

- Traditional MAPD with strong value propositions
- Dual-eligible populations (Medicare and Medicaid)
- Managed Long Term Care



Spearheading Efforts To Sustain The Social Safety Net

- The WellCare Community Foundation
- Advocacy Community-Based Programs
- Employee Volunteerism
- CommUnity Assistance Line (CAL) for social services; Free to WellCare members



Industry-Leading Clinical Models Driving Product Stability And Sustainability

- Annual In-Home Assessments
- Value-based Provider Relationships
- HEDIS and Pharmacy Management Tools for Providers
- Field-based Case Management
- NCQA Quality Accreditation



A Significant Contributor To The National Economy

- A Fortune 500 and Barron's 500 Company
- Named Sector Leader for Healthcare by The Civic 50 award
- Approximately **8,700** associates nationwide*
- Offices in all states where the company provides managed care



Visit www.wellcare.com to begin the contracting process today!

* All numbers as of March 31, 2017. Includes the completed acquisitions of Universal American Corp., effective April 28, 2017, and certain assets of Phoenix Health Plan effective May 1, 2017.

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Growing Together

Partnerships, coverage areas and quality benefit options are top priorities for growing the WellCare footprint.



Expanding into
North Carolina for
Medicare Advantage



Growing our
platform into Arizona
and Maine by acquiring
two Medicare
Advantage companies:
Universal American
(UAM) and Care 1st



Partnering with 417,000
contracted health care
providers nationwide



\$0 premium plan
options in
426 counties



Covering 438 counties
nationwide for
Medicare Advantage

We're in This Together.

Our members are our reason for being. We continually strive to help our members lead better and healthier lives and to strengthen the communities in which they live. Our community advocacy efforts, the WellCare Community Foundation and employee volunteerism help to support this mission.



12,450 paid associate hours to volunteer and give back to the community



Participation in awareness initiatives, walkathons and charitable events. Watch a [video](#) of WellCare's CEO and leadership partake in a cause!



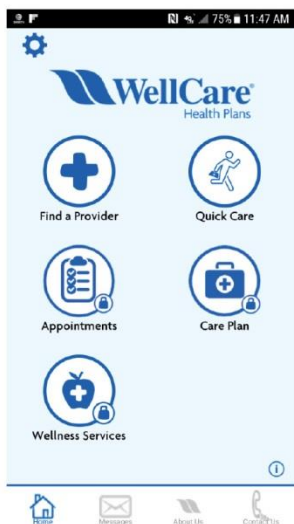
Connecting with local and national charities to make contributions



Member outreach programs, youth mentoring and nursing scholarships

Stay Connected. Any Time. Any Where.

The MyWellCare mobile app allows members to keep up with their health benefits while on the go. The app may be accessed anytime, anywhere from smart devices that use either the iOS (iPhone) or Android operating system. The app is available to all Medicare members (except New Jersey Medicare).



Members enjoy ease of access and may...

- Search for in-network doctors, hospitals, facilities, dentists and more
- Quick Care search for urgent care facilities
- Receive Appointment Reminders
- View Care Plans
- Review Wellness Services (care gaps)
- Receive Messages
- View About Us/Contact Us information
- Access Iternate Language Support (Spanish and Mexican Spanish – initially and when applicable)

We advocate for our members and measure our success by their health outcomes. We strive to deliver a positive member experience and improve their quality of care through the following initiatives:

Partner And Rewards On The Journey to Good Health

- ✓ **STARCare**
A dedicated team of WellCare associates conducts targeted outreach to our Medicare members. The goal of the program is to improve the health of our members by ensuring a solid understanding of plan benefit information.
- ✓ **Telephonic Outreach Campaigns**
Outbound calls to members to provide education on the importance of visiting their doctor, and assist with scheduling appointments/health screenings.
- ✓ **Health Tag Initiative**
Pharmacy technicians are encouraged to inform and educate members through important reminders when they pick up their prescriptions; reminders are provided for diabetic management, nephropathy and rectal screenings as well as breast and colon cancer exams.
- ✓ **Health & Wellness Rewards**
Up to a \$25 gift card reward is provided to eligible members for completing health care activities such as breast and colon cancer screening, diabetes screenings, bone density screenings, and annual physical exams.

Make It Convenient to Stay Healthy

- ✓ **Retinal Exams**
Digital diabetic retinal exams are conducted in the comfort of the member's home. Screening results are provided by WellCare directly to the member's PCP.
- ✓ **Bone Density Tests**
In-home bone density screenings are offered to eligible members.
- ✓ **Colorectal Screenings**
Collection kits are provided to eligible members to complete an in-home colorectal cancer screening.
- ✓ **Mobile Bus Screenings**
Eligible members are contacted to schedule their annual Comprehensive Wellness Exam at a location near their residence.
- ✓ **In-Home Case and Disease Management Nurse**
In-Home visits are offered to eligible members
- ✓ **Transportation**
Partnering with a national vendor to provide transportation to members to plan-approved health care providers locally

Note: Member selection to participate in our programs is based on their care needs. There is no cost share for the offered services.

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The Producer's Edge
*Products with value,
competitive compensation
and the tools you need to
make the sale*



Convenient Contracting and Training

- Online contracting and training/certification
- \$50 discount for AHIP training



Ongoing Sales Support

- Weekly commissions
- Competitive benefits and networks
- Lifetime renewals on MAPD business for Producers
- Local District Sales Manager support: training, supplies, questions, event reporting, etc.
- Corporate support: compensation, corporate sales support team and local market support
- Communications: weekly producer newsletters, quarterly member-focused bulletins, ongoing notices on important topics



Time-Saving Tools

- Personalized URL is available for non-producer-assisted enrollments
- Electronic applications submission improves processing and accuracy



Self-Service Producer Portal - Coming Soon

- Online, interactive, secure producer portal providing direct access to:
- Application submission/enrollment data
- Detailed commission statements and Book of Business
- Submit inquiries to Sales Support and monitor the resolution directly
- Update hierarchy, personal (email/phone), and commission assignment information directly
- And more!

Our Members Are Our Reason For Being.

Maria was having trouble eating and breathing, and one day became unresponsive. She was rushed to the hospital, where the health care staff determined Maria is diabetic with coronary artery disease as well as chronic kidney disease, and needed dialysis. To provide additional support for Maria, Trisha, a WellCare Field Case Manager was assigned.

Trisha was able to help Maria transition from the hospital to her home, and with continued care Maria's health has improved. Maria's husband, Juan, explained, "WellCare never said no or gave up on her."

We are proud to be a member of Maria and Juan's family. Watch the [video](#) with the complete story!



Keep up with
WellCare!
Click [here](#) to find out
how to follow us on
[social media](#)!



Key Product Selling Features for 2018

2018

Traditional Medicare Advantage (TMA) Plans

HMO Plans

- No deductible on most plans
- \$0 premium on most plans, while Dividend plans give back some or all of the Part B premium and many Choice plans offer better benefits for a premium
- No or low copays for Primary Care Physician services
- Predictable copays for most services (i.e., Specialist visits, Inpatient Hospital, etc.)

PPO Plans

Operates like HMO except members can go Out-of-Network with reimbursement for all covered benefits without an authorization

Special Needs (SNP) Plans

D-SNP Plans*




No premium, deductible, Part A/B cost-sharing, model of care*

*The FL Select and NC Access D-SNPs work differently from zero cost-share D-SNPs in that members may be responsible for plan cost-share

C-SNP Plans

- Enrollment restricted to members with Chronic Conditions (Diabetes, Cardiovascular Disease, Chronic Heart Failure) Tiered Provider Network (PCP and OHC Professional only)
- Tiered Provider Network (PCP and OHC Professional only)

Extra Benefits (TMA & SNPs)

-  Includes Part D coverage (Except Advance)
-  \$0 copays for Medicare-covered preventive care and select immunizations
-  Includes supplemental benefits not covered by Medicare (benefits vary by plan)

- ✓ Dental
- ✓ Vision
- ✓ Hearing
- ✓ Free Fitness Membership
- ✓ NEW - Telehealth (FL)

- ✓ Annual Routine Physical Exam
- ✓ Transportation to and from medical providers and pharmacies
- ✓ OTC coverage (Catalog or Card)
- ✓ Nurse advice line
- ✓ Personal Emergency Response System (PERS)

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- ✓ Maintaining current TMA formularies by plan with minimal changes
- ✓ Continuing to support Part D adherence STAR improvement
- ✓ Maintaining 2017 plan design with \$0 Tier 1 copay where possible to support Part D STARs
- ✓ MAPD plans will continue to utilize the performance network which means they will continue to have access to all 64,000 in-network pharmacies for the same cost sharing
- ✓ Members will still receive \$0 co-pay on Tier 1 and discounts on Tier 2 and 3 copays when ordering a 90 day supply through CVS Caremark Mail Order

Plan Benefits	WellCare Dividend (HMO) H1032032000	WellCare Dividend (HMO) H1032040000
Counties	Hernando, Hillsborough, Martin, Okeechobee, Pinellas	Miami-Dade
Premium Part B Giveback	√	√
Total Premium (Part C part D)	\$0	\$0
In-Network Plan Deductible	N/A	N/A
Maximum Out of Pocket (MOOP)	\$6,700	\$6,700
Inpatient Hospital - Acute	\$150 co-pay per day for Days 1-5	\$0 co-pay per day for Days 1-90
PCP Office Visits	\$0	\$0
Specialist Office Visits	\$25	\$0
Over-the-Counter Items	√	√
Medically Necessary Transportation	N/A	√
Fitness Membership	√	√
Dental Benefits	√	√
Vision Benefits	√	√
Hearing Benefits	√	√
Rx Deductible	\$0	\$0
Deductible Tiers	None	None
Tier 1: Preferred Generic	\$0	\$0
Tier 2: Generic	\$0	\$0
Tier 3: Preferred Brand	\$25	\$25
Tier 4: Non-Preferred Drug	\$75	\$50
Tier 5: Specialty Tier	33%	33%

Plan Benefits	WellCare Value (HMO) H1032073000	WellCare Value (HMO-POS) H1032079000
Counties	Duval	Alachua, Bay, Calhoun, Escambia, Franklin, Gadsden, Gulf, Holmes, Jefferson, Liberty, Madison, Okaloosa, Wakulla, Washington
Premium Part B Giveback	\$0	\$0
Total Premium (Part C part D)	\$0	\$0
In-Network Plan Deductible	N/A	N/A
Maximum Out of Pocket (MOOP)	\$6,700	\$6,700
Inpatient Hospital - Acute	\$195 co-pay per day for Days 1-8	\$300 co-pay per day for Days 1-6
PCP Office Visits	\$0	\$0
Specialist Office Visits	\$35	\$35
Over-the-Counter Items	N/A	√
Medically Necessary Transportation	N/A	N/A
Fitness Membership	√	N/A
Dental Benefits	√	√
Vision Benefits	√	√
Hearing Benefits	√	√
Rx Deductible	\$0	\$0
Deductible Tiers	None	None
Tier 1: Preferred Generic	\$0	\$0
Tier 2: Generic	\$5	\$10
Tier 3: Preferred Brand	\$35	\$40
Tier 4: Non-Preferred Drug	47%	48%
Tier 5: Specialty Tier	33%	33%

Plan Benefits	WellCare Essential (HMO-POS) H1032091000	WellCare Value (HMO-POS) H1032133000
Counties	Martin, Okeechobee, Orange, Osceola, Polk, Seminole, St. Lucie, Sumter, Volusia	Brevard, Broward, Charlotte, DeSoto, Glades, Hardee, Hendry, Indian River, Lake, Lee, Manatee, Polk, Sarasota, Walton
Premium Part B Giveback	\$0	\$0
Total Premium (Part C part D)	\$0	\$0
In-Network Plan Deductible	N/A	N/A
Maximum Out of Pocket (MOOP)	\$6,700	\$6,700
Inpatient Hospital - Acute	\$95 co-pay per day for Days 1-7	\$199 co-pay per day for Days 1-6
PCP Office Visits	\$0	\$0
Specialist Office Visits	\$25	\$35
Over-the-Counter Items	√	√
Medically Necessary Transportation	N/A	N/A
Fitness Membership	√	√
Dental Benefits	√	√
Vision Benefits	√	√
Hearing Benefits	√	√
Rx Deductible	\$0	\$0
Deductible Tiers	N/A	N/A
Tier 1: Preferred Generic	\$0	\$0
Tier 2: Generic	\$0	\$10
Tier 3: Preferred Brand	\$35	\$45
Tier 4: Non-Preferred Drug	\$75	48%
Tier 5: Specialty Tier	33%	33%

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Plan Benefits	WellCare Dividend (HMO) H1032187001	WellCare Dividend (HMO) H1032187002
Counties	Pasco, Polk	Broward, Indian River, Lake, Manatee, Marion, Orange, Osceola, Palm Beach, Seminole, Volusia
Premium Part B Giveback	√	√
Total Premium (Part C part D)	\$0.00	\$0.00
In-Network Plan Deductible	N/A	N/A
Maximum Out of Pocket (MOOP)	\$6700	\$6700
Inpatient Hospital - Acute	\$250 co-pay per day for Days 1-6	\$200 co-pay per day for Days 1-5
PCP Office Visits	\$0	\$0
Specialist Office Visits	\$35	\$30
Over-the-Counter Items	√	√
Medically Necessary Transportation	N/A	N/A
Fitness Membership	√	√
Dental Benefits	√	√
Vision Benefits	√	√
Hearing Benefits	√	√
Rx Deductible	\$0	\$0
Deductible Tiers	None	None
Tier 1: Preferred Generic	\$0	\$0
Tier 2: Generic	\$0	\$0
Tier 3: Preferred Brand	\$35	\$35
Tier 4: Non-Preferred Drug	\$75	\$75
Tier 5: Specialty Tier	33%	33%

Plan Benefits	WellCare Essential (HMO-POS) H1032174000	WellCare Select (HMO SNP) H1032061000
Counties	Hernando, Hillsborough, Miami-Dade, Pasco, Pinellas	Broward, Hernando, Hillsborough, Indian River, Manatee, Martin, Miami-Dade, Okeechobee, Orange, Osceola, Pasco, Pinellas, Polk, Seminole, St. Lucie, Sumter, Volusia
Premium Part B Giveback	\$0.00	\$0.00
Total Premium (Part C part D)	\$0.00	\$23.10
In-Network Plan Deductible	N/A	N/A
Maximum Out of Pocket (MOOP)	\$6,700	\$6,700
Inpatient Hospital - Acute	\$100 co-pay per day for Days 1-6	\$95 co-pay per day for Days 1-5
PCP Office Visits	\$0	\$0
Specialist Office Visits	\$20	\$10
Over-the-Counter Items	√	N/A
Medically Necessary Transportation	N/A	√
Fitness Membership	√	√
Dental Benefits	√	√
Vision Benefits	√	√
Hearing Benefits	√	√
Rx Deductible	\$0	\$405
Deductible Tiers	None	Tiers 2-5
Tier 1: Preferred Generic	\$0	\$0 Preferred Generics Generics: \$0 / \$1.25 / \$3.35 / 15% Brands: \$0 / \$3.70 / \$8.35 / 15%
Tier 2: Generic	\$0	
Tier 3: Preferred Brand	\$15	
Tier 4: Non-Preferred Drug	\$75	
Tier 5: Specialty Tier	33%	

Plan Benefits	WellCare Dividend (HMO) H1032188001	WellCare Dividend (HMO) H1032188002
Counties	Brevard, Charlotte, Duval, Escambia, Gadsden, Highlands, Lee, Sarasota, St. Lucie, Walton	Alachua, Jefferson, Leon
Premium Part B Giveback	√	√
Total Premium (Part C part D)	\$0.00	\$0.00
In-Network Plan Deductible	N/A	N/A
Maximum Out of Pocket (MOOP)	\$6,700	\$6,700
Inpatient Hospital - Acute	\$400 co-pay per day for Days 1-4	\$425 co-pay per day for Days 1-4
PCP Office Visits	\$0	\$0
Specialist Office Visits	\$40	\$50
Over-the-Counter Items	√	√
Medically Necessary Transportation	N/A	N/A
Fitness Membership	√	√
Dental Benefits	√	√
Vision Benefits	√	√
Hearing Benefits	√	√
Rx Deductible	\$0	\$0
Deductible Tiers	None	None
Tier 1: Preferred Generic	\$0	\$0
Tier 2: Generic	\$10	\$10
Tier 3: Preferred Brand	\$45	\$45
Tier 4: Non-Preferred Drug	46%	46%
Tier 5: Specialty Tier	33%	33%

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Plan Benefits	WellCare Access (HMO SNP) H1032124000	WellCare Access (HMO SNP) H1032170000
Counties	Alachua, Bay, Bradford, Brevard, Broward, Calhoun, Charlotte, Citrus, Clay, DeSoto, Duval, Escambia, Franklin, Gadsden, Glades, Gulf, Hardee, Hendry, Hernando, Highlands, Hillsborough, Holmes, Indian River, Jefferson, Lake, Lee, Leon, Levy, Liberty, Madison, Manatee, Marion, Martin, Okaloosa, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Santa Rosa, Sarasota, Seminole, St. Lucie, Sumter, Union, Volusia, Wakulla, Walton, Washington	Miami-Dade
Premium Part B Giveback	\$0.00	\$0.00
Total Premium (Part C part D)	\$0.00	\$0.00
In-Network Plan Deductible	N/A	N/A
Maximum Out of Pocket (MOOP)	\$6,700	\$6,700
Inpatient Hospital - Acute	\$0 co-pay up to 90 days per admission	\$0 co-pay up to 90 days per admission
PCP Office Visits	\$0	\$0.00
Specialist Office Visits	\$0	\$0.00
Over-the-Counter Items	√	√
Medically Necessary Transportation	√	√
Fitness Membership	√	√
Dental Benefits	√	√
Vision Benefits	√	√
Hearing Benefits	√	√
Rx Deductible	\$0	\$0
Deductible Tiers	Tiers 2-5	Tiers 2-5
Tier 1: Preferred Generic	\$0 Preferred Generics Generics: \$0 / \$1.25 / \$3.35 / 15% Brands: \$0 / \$3.70 / \$8.35 / 15%	\$0 Preferred Generics Generics: \$0 / \$1.25 / \$3.35 / 15% Brands: \$0 / \$3.70 / \$8.35 / 15%
Tier 2: Generic		
Tier 3: Preferred Brand		
Tier 4: Non-Preferred Drug		
Tier 5: Specialty Tier		

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Plan Benefits	WellCare Liberty (HMO SNP) H1032175000	WellCare Liberty (HMO SNP) H1032176000
Counties	Alachua, Bay, Bradford, Brevard, Broward, Calhoun, Charlotte, Citrus, Clay, DeSoto, Duval, Escambia, Franklin, Gadsden, Glades, Gulf, Hardee, Hendry, Hernando, Highlands, Hillsborough, Holmes, Indian River, Jefferson, Lake, Lee, Leon, Levy, Liberty, Madison, Manatee, Marion, Martin, Okaloosa, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Santa Rosa, Sarasota, Seminole, St. Lucie, Sumter, Union, Volusia, Wakulla, Walton, Washington	Miami-Dade
Premium Part B Giveback	\$0.00	\$0.00
Total Premium (Part C part D)	\$0.00	\$0.00
In-Network Plan Deductible	N/A	N/A
Maximum Out of Pocket (MOOP)	\$6,700	\$6,700
Inpatient Hospital - Acute	\$0 co-pay up to 90 days per admission	\$0 co-pay up to 90 days per admission
PCP Office Visits	\$0.00	\$0.00
Specialist Office Visits	\$0.00	\$0.00
Over-the-Counter Items	√	√
Medically Necessary Transportation	√	√
Fitness Membership	√	√
Dental Benefits	√	√
Vision Benefits	√	√
Hearing Benefits	√	√
Rx Deductible	\$0	\$0
Deductible Tiers	Tiers 2-5	Tiers 2-5
Tier 1: Preferred Generic	\$0 Preferred Generics Generics: \$0 / \$1.25 / \$3.35 / 15% Brands: \$0 / \$3.70 / \$8.35 / 15%	\$0 Preferred Generics Generics: \$0 / \$1.25 / \$3.35 / 15% Brands: \$0 / \$3.70 / \$8.35 / 15%
Tier 2: Generic		
Tier 3: Preferred Brand		
Tier 4: Non-Preferred Drug		
Tier 5: Specialty Tier		

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Plan Benefits	WellCare Select (HMO SNP) H1032182000
Counties	Alachua, Bay, Bradford, Brevard, Calhoun, Charlotte, Citrus, DeSoto, Duval, Escambia, Franklin, Gadsden, Glades, Gulf, Hardee, Hendry, Holmes, Jefferson, Lee, Leon, Levy, Liberty, Madison, Okaloosa, Palm Beach, Santa Rosa, Sarasota, Union, Wakulla, Walton, Washington
Premium Part B Giveback	\$0.00
Total Premium (Part C part D)	\$28.60
In-Network Plan Deductible	N/A
Maximum Out of Pocket (MOOP)	\$6,700
Inpatient Hospital - Acute	\$195 co-pay per day for Days 1-5
PCP Office Visits	\$0.00
Specialist Office Visits	\$10.00
Over-the-Counter Items	N/A
Medically Necessary Transportation	√
Fitness Membership	√
Dental Benefits	√
Vision Benefits	√
Hearing Benefits	√
Rx Deductible	\$405
Deductible Tiers	Tiers 2-5
Tier 1: Preferred Generic	\$0 Preferred Generics Generics: \$0 / \$1.25 / \$3.35 / 15% Brands: \$0 / \$3.70 / \$8.35 / 15%
Tier 2: Generic	
Tier 3: Preferred Brand	
Tier 4: Non-Preferred Drug	
Tier 5: Specialty Tier	

Plan Benefits	WellCare Premier (PPO) H5199001000	WellCare Premier (PPO) H5199002000
	In Network*	In Network*
Counties	Citrus, Hernando, Pasco, Sumter	Levy
Premium Part B Giveback	\$0.00	\$0.00
Total Premium (Part C part D)	\$0.00	\$0.00
In-Network Plan Deductible	N/A	N/A
Maximum Out of Pocket (MOOP)	\$6700	\$6700
Inpatient Hospital - Acute	\$300 co-pay per day for Days 1-5	\$350 co-pay per day for Days 1-4
PCP Office Visits	\$5	\$5
Specialist Office Visits	\$45	\$45
Over-the-Counter Items	N/A	N/A
Medically Necessary Transportation	N/A	N/A
Fitness Membership	√	√
Dental Benefits	√	√
Vision Benefits	√	√
Hearing Benefits	√	√
Rx Deductible	\$250	\$300
Deductible Tiers	Tiers 3-5	Tiers 3-5
Tier 1: Preferred Generic	\$0	\$0
Tier 2: Generic	\$12	\$12
Tier 3: Preferred Brand	\$47	\$47
Tier 4: Non-Preferred Drug	\$100	\$100
Tier 5: Specialty Tier	25%	25%

*Members may pay higher cost shares when they go Out of Network (OON)

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Plan Benefits	WellCare Premier (PPO) H5199003000	WellCare Premier (PPO) H5199004000
	In Network*	In Network*
Counties	Brevard, Indian River, Lake, Martin, Osceola, Palm Beach, Polk, Seminole, St. Lucie	Charlotte, Desoto, Glades, Hardee, Hendry, Highlands, Manatee, Okeechobee, Sarasota
Premium Part B Giveback	\$0.00	\$0.00
Total Premium (Part C part D)	\$0.00	\$0.00
In-Network Plan Deductible	N/A	N/A
Maximum Out of Pocket (MOOP)	\$6700	\$6700
Inpatient Hospital - Acute	\$350 co-pay per day for Days 1-5	\$400 co-pay per day for Days 1-4
PCP Office Visits	\$5	\$5
Specialist Office Visits	\$45	\$45
Over-the-Counter Items	N/A	N/A
Medically Necessary Transportation	N/A	N/A
Fitness Membership	√	√
Dental Benefits	√	√
Vision Benefits	√	√
Hearing Benefits	√	√
Rx Deductible	\$250	\$250
Deductible Tiers	Tiers 3-5	Tiers 3-5
Tier 1: Preferred Generic	\$0	\$0
Tier 2: Generic	\$12	\$12
Tier 3: Preferred Brand	\$47	\$47
Tier 4: Non-Preferred Drug	\$100	\$100
Tier 5: Specialty Tier	25%	25%

*Members may pay higher cost shares when they go Out of Network (OON)

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