



2026 Summary of Benefits

Michigan

Wellcare Meridian Dual Align (HMO D-SNP)

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Wellcare Meridian Dual Align (HMO D-SNP) | 2026 Summary of Benefits

Introduction

This document is a brief summary of the benefits and services covered by Wellcare Meridian Dual Align (HMO D-SNP). It includes answers to frequently asked questions, important contact information, an overview of benefits and services offered, and information about your rights as a member of Wellcare Meridian Dual Align (HMO D-SNP). Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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If you have questions, please call Wellcare Meridian Dual Align (HMO D-SNP) at 1-844-536-2168 (TTY: 711), Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. The call is free. **For more information**, visit go.wellcare.com/MeridianMI.



Wellcare Meridian Dual Align (HMO D-SNP) | 2026 Summary of Benefits

A. Disclaimers



This is a summary of health services covered by Wellcare Meridian Dual Align (HMO D-SNP) for 2026. This is only a summary. Please read the *Member Handbook* for the full list of benefits. You can get a copy of the *Member Handbook* by calling Wellcare Meridian Dual Align (HMO D-SNP) at 1-844-536-2168 (TTY: 711). Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. Please note during after hours, weekends and federal holidays from April 1 to September 30, our automated phone system may answer your call. If you leave a voicemail message, please include your name, and telephone number and a team member will return your call within one (1) business day. The call is free. Or you can access the *Member Handbook* on our website go.wellcare.com/MeridianMI.

- ❖ Wellcare Meridian Dual Align (HMO D-SNP) is a health plan that contracts with both Medicare and Michigan Medicaid to provide benefits of both programs to members. Enrollment in our plan depends on contract renewal.
- ❖ Out-of-network/non-contracted providers are under no obligation to treat Wellcare Meridian Dual Align (HMO D-SNP) members, except in emergency situations. Please call our Member Services number or see your *Member Handbook* for more information, including the cost-sharing that applies to out-of-network services.
- ❖ For more information about Medicare, you can read the *Medicare & You* handbook. It has a summary of Medicare benefits, rights, and protections and answers to the most frequently asked questions about Medicare. You can get it at the Medicare website (www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- ❖ For more information about Wellcare Meridian Dual Align (HMO D-SNP), you can check the Michigan Medicaid website at www.michigan.gov/medicaid, the Beneficiary Help Line: 1-800-642-3195 or email at beneficiarysupport@michigan.gov, or the Michigan Healthcare Help Line: 1-855-789-5610 (TTY 1-866-501-5656) from 8:00 AM to 7:00 PM, Monday through Friday (except holidays) newmibridges.michigan.gov or contact the Office of Ombudsman for free help. The Office of Ombudsman can help you with questions about or problems with the MICH program or our plan. The Office of Ombudsman is an independent program and isn't connected with this plan. The phone number is 1-888-746-6456. You can also visit the Office of Ombudsman's website at www.meji.org/mhlo.

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- ❖ You can get this document for free in other formats, such as large print, braille, or audio. Call 1-844-536-2168 (TTY: 711). Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. Please note during after hours, weekends and federal holidays from April 1 to September 30, our automated phone system may answer your call. If you leave a voicemail message, please include your name, and telephone number and a team member will return your call within one (1) business day. The call is free.
- ❖ To always get this document and other material in another language or format, now and in the future, please call Member Services at the numbers listed at the bottom of this page. We will document your choice. This is called a “standing request”. If you later want to change the language and/or format choice, please call Member Services at the phone number on the bottom of this page.

If you have questions, please call Wellcare Meridian Dual Align (HMO D-SNP) at 1-844-536-2168 (TTY: 711), Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. The call is free. **For more information**, visit go.wellcare.com/MeridianMI.



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B. Frequently asked questions (FAQ)

The following table lists frequently asked questions.

Frequently Asked Questions	Answers
What's a highly integrated special needs plan called MI Coordinated Health (MICH)?	MI Coordinated Health is a highly integrated dual eligible (HIDE) special needs plan (SNP) that provides benefits of both Medicare and Medicaid to enrollees. It's for people with both Medicare and Michigan Medicaid. A HIDE SNP Plan is an organization made up of doctors, hospitals, pharmacies, providers of long-term services, and other providers. It also has Care Coordinators to help you manage your providers and services. They all work together to provide the care you need.
Will I get the same Medicare and Medicaid benefits in Wellcare Meridian Dual Align (HMO D-SNP) that I get now? (continued on the next page)	<p>You'll get most of your covered Medicare and Medicaid benefits directly from Wellcare Meridian Dual Align (HMO D-SNP). You'll work with a team of providers who will help determine what services will best meet your needs. This means that some of the services you get now may change based on your needs, and your doctor and care coordinator assessment. You may also get other benefits outside of your health plan the same way you do now, directly from a State or county agency, or specialty mental health and substance use disorder services.</p> <p>When you enroll in Wellcare Meridian Dual Align (HMO D-SNP), you and your care coordinator will work together to develop an Individualized Plan of Care to address your health and support needs, reflecting your personal preferences and goals.</p> <p>If you're taking any Medicare Part D drugs that Wellcare Meridian Dual Align (HMO D-SNP) doesn't normally cover, you can get a temporary supply and we'll help you to transition to another drug or get an exception for Wellcare Meridian Dual Align (HMO D-SNP) to cover your drug if medically</p>

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Frequently Asked Questions	Answers
Will I get the same Medicare and Medicaid benefits in Wellcare Meridian Dual Align (HMO D-SNP) that I get now? (continued from previous page)	<p>necessary. For more information, call Member Services at the numbers listed at the bottom of this page.</p> <p>If you're currently getting services for mental health, substance use, or intellectual/developmental disability needs, you'll continue to get these services the same way you do now.</p> <p>When you enroll in Wellcare Meridian Dual Align (HMO D-SNP), you and your care team will work together to develop a Care Plan to address your health and support needs.</p>
Can I use the same doctors I use now? (continued on the next page)	<p>This is often the case. If your providers (including doctors, hospitals, therapists, pharmacies, and other health care providers) work with Wellcare Meridian Dual Align (HMO D-SNP) and have a contract with us, you can keep going to them.</p> <ul style="list-style-type: none">• Providers with an agreement with us are "in-network." Network providers participate in our plan. That means they accept members of our plan and provide services our plan covers. You must use the providers in Wellcare Meridian Dual Align (HMO D-SNP)'s network. If you use providers or pharmacies that aren't in our network, the plan may not pay for these services or drugs.• If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of Wellcare Meridian Dual Align (HMO D-SNP)'s plan.

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Frequently Asked Questions	Answers
Can I use the same doctors I use now? (continued from previous page)	<ul style="list-style-type: none">You can keep using your doctors and getting your current services for up to 90 days, or 180 days depending on the service, while your Care Plan is being completed. If you're currently under treatment with a provider that's out of Wellcare Meridian Dual Align (HMO D-SNP)'s network, or have an established relationship with a provider that's out of Wellcare Meridian Dual Align (HMO D-SNP)'s network, call Member Services to check about staying connected. <p>To find out if your providers are in the plan's network, call Member Services at the numbers listed at the bottom of this page or read Wellcare Meridian Dual Align (HMO D-SNP)'s <i>Provider and Pharmacy Directory</i> on the plan's website at go.wellcare.com/2026providerdirectories.</p> <p>If Wellcare Meridian Dual Align (HMO D-SNP) is new for you, we'll work with you to develop an Individualized Plan of Care to address your needs.</p>
What's a Wellcare Meridian Dual Align (HMO D-SNP) care coordinator? (continued on the next page)	<p>A Care Coordinator is a health professional who will help you get care and services that affect your health and wellbeing. You're assigned a Care Coordinator when you enroll with Wellcare Meridian Dual Align (HMO D-SNP). Your Care Coordinator will get to know you and will work with you, your doctors, and other care givers to make sure everything is working together for you. You can share your health history with your Care Coordinator and set goals for healthy living. Whenever you have a question or a problem about your health or services or care you're getting from us, you can call your Care Coordinator. Your Care Coordinator is your “go-to” person for Wellcare Meridian Dual Align (HMO D-SNP).</p>

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Frequently Asked Questions	Answers
What's a Wellcare Meridian Dual Align (HMO D-SNP) care coordinator? (continued from previous page)	Our goal in Wellcare Meridian Dual Align (HMO D-SNP) is to meet your needs in a way that works for you. This is why we call our program “person-centered.” The person-centered planning process is when you work with your Care Coordinator to create a care plan that’s about your goals, choices, and abilities. When you create your care plan, you’re welcome to involve people you feel are key to your success, such as family members, friends, or legal representatives.
What are Long-term Services and Supports (LTSS)?	Long-term Services and Supports (LTSS) are a variety of supports and services that help elderly individuals and/or individuals with disabilities meet their daily needs for assistance and improve the quality of their lives. Examples include assistance with bathing, dressing, and other basic activities of daily life and self-care, as well as support for everyday tasks such as laundry, shopping, and transportation. LTSS are provided over an extended period, predominantly in homes and communities, but also in facility-based settings such as nursing facilities.
What happens if I need a service but no one in Wellcare Meridian Dual Align (HMO D-SNP)’s network can provide it?	Most services will be provided by our network providers. If you need a service that can’t be provided within our network, Wellcare Meridian Dual Align (HMO D-SNP) will pay for the cost of an out-of-network provider.
Where's Wellcare Meridian Dual Align (HMO D-SNP) available?	The service area for this plan includes: Barry, Berrien, Branch, Calhoun, Cass, Kalamazoo, Macomb, St. Joseph, Van Buren, Wayne Counties, Michigan. You must live in one of these areas to join the plan.

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Frequently Asked Questions	Answers
What's prior authorization?	<p>Prior authorization means an approval from Wellcare Meridian Dual Align (HMO D-SNP) to seek services outside of our network or to get services not routinely covered by our network before you get the services. Wellcare Meridian Dual Align (HMO D-SNP) may not cover the service, procedure, item, or drug if you don't get prior authorization.</p> <p>If you need urgent or emergency care or out-of-area dialysis services, you don't need to get prior authorization first. Wellcare Meridian Dual Align (HMO D-SNP) can provide you or your provider with a list of services or procedures that require you to get prior authorization from Wellcare Meridian Dual Align (HMO D-SNP) before the service is provided.</p> <p>Refer to Chapter 3 of the <i>Member Handbook</i> to learn more about prior authorization. Refer to the Benefits Chart in Chapter 4 of the <i>Member Handbook</i> to learn which services require a prior authorization.</p> <p>If you have questions about whether prior authorization is required for specific services, procedures, items, or drugs, call Member Services at the numbers listed at the bottom of this page for help.</p>

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Frequently Asked Questions	Answers
What's a referral?	<p>A referral means that your primary care provider (PCP) must give you approval to go to someone that isn't your PCP. A referral is different than a prior authorization. If you don't get a referral from your PCP, Wellcare Meridian Dual Align (HMO D-SNP) may not cover the services. Wellcare Meridian Dual Align (HMO D-SNP) can provide you with a list of services that require you to get a referral from your PCP before the service is provided. You don't need a referral for certain specialists, such as women's health specialists.</p> <p>Refer to the <i>Member Handbook</i> Chapter 3 to learn more about when you'll need to get a referral from your PCP.</p>
Do I pay a monthly amount (also called a premium) under Wellcare Meridian Dual Align (HMO D-SNP)?	<p>No. Because you have Medicaid you won't pay any monthly premiums, including your Medicare Part B premium, for your health coverage.</p> <p>You'll be required to keep paying any monthly Freedom to Work program premium you have if applicable. If you have questions about the Freedom to Work program, contact your local Michigan Department of Health & Human Services (MDHHS) office. You can find contact information for your local MDHHS office by visiting https://www.michigan.gov/mdhhs/0,5885,7-339-73970_5461---,00.html.</p>
Do I pay a deductible as a member of Wellcare Meridian Dual Align (HMO D-SNP)?	<p>No. You don't pay deductibles in Wellcare Meridian Dual Align (HMO D-SNP).</p>

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Frequently Asked Questions	Answers
What’s the maximum out-of-pocket amount that I’ll pay for medical services as a member of Wellcare Meridian Dual Align (HMO D-SNP)?	There’s no cost sharing for medical services in Wellcare Meridian Dual Align (HMO D-SNP), so your annual out-of-pocket costs will be \$0.

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C. List of covered services

The following table is a quick overview of what services you may need, your costs, and rules about the benefits.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need hospital care	Inpatient hospital stay	\$0	Except in an emergency, your health care provider must tell the plan of your hospital admission. Prior authorization (approval in advance) may be required.
	Outpatient hospital services, including observation	\$0	Prior authorization rules may apply.
	Ambulatory surgical center (ASC) services	\$0	Prior authorization rules may apply.
	Doctor or surgeon care	\$0	Prior authorization rules may apply.
You want a doctor (continued on the next page)	Visits to treat an injury or illness	\$0	Prior authorization rules may apply.
	Care to keep you from getting sick, such as flu shots and screenings to check for cancer	\$0	No prior authorization or referral necessary for Medicare-approved preventive screenings
	Wellness visits, such as a physical	\$0	None.
	“Welcome to Medicare” (preventive visit one time only)	\$0	None.

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You want a doctor (continued)	Specialist care	\$0	Prior authorization rules may apply.
	Services to help manage your disease	\$0	Prior authorization rules may apply
You need emergency care	Emergency room services	\$0	<p>You may get covered emergency care from either in-network or out-of-network providers whenever you need it. You do not need prior authorization for emergency care.</p> <p>\$115 copay for worldwide emergency services. You are covered up to \$50,000 every year for worldwide emergency and urgent care services.</p>
	Urgent care	\$0	<p>You may get covered urgent care from either in-network or out-of-network providers whenever you need it. You do not need prior authorization for urgent care.</p> <p>\$115 copay for worldwide urgent care services. You are covered up to \$50,000 every year for worldwide emergency and urgent care services.</p>

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need medical tests	Diagnostic radiology services (for example, X-rays or other imaging services, such as CAT scans or MRIs)	\$0	Prior authorization rules may apply.
	Lab tests and diagnostic procedures, such as blood work	\$0	Prior authorization rules may apply.
	Screening tests, such as tests to check for cancer	\$0	No prior authorization or referral necessary for Medicare-approved preventive screenings.
You need hearing/auditory services	Hearing screenings	\$0	Plan covers exam to diagnose and treat hearing and balance issues. Plan also covers 1 routine hearing exam every year. Prior authorization rules may apply.
	Hearing aid evaluation and fitting	\$0	The plan covers 1 hearing aid evaluations and fittings every year. Prior authorization rules may apply.
	Hearing aids	\$0	The plan covers 2 hearing aids (1 per ear) every year, up to \$1,500 allowance per hearing aid. Prior authorization rules may apply.

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need dental care (continued on the next page)	<p>Dental check-ups and preventive care</p> <p>Dental check-ups, exams, x-rays, cleanings, fillings, tooth extractions, dentures and partial dentures, sealants, indirect restorations (crowns), root canal therapy/re-treatment of previous root canal, comprehensive periodontal evaluation, scaling in presence of inflammation, periodontal scaling and root planning, and other periodontal maintenance</p>	\$0	<p>For more information about your Medicaid dental benefits and providers, please visit: https://go.wellcare.com/mi-dental. To find a dental provider, visit https://go.wellcare.com/mi-findaprovider.</p> <p>Our plan covers routine dental care under the Medicare benefit for the following preventive services:</p> <ul style="list-style-type: none"> • Oral exam – 2 every year • Dental X-rays* • Other diagnostic services – 1 per visit • Other preventive services – 1 per tooth per 6 months <p>*Benefit frequency limits vary based on services you receive. Refer to the <i>Member Handbook</i> for more details.</p> <p>Prior authorization may be required.</p>

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You need dental care (continued)	Restorative and emergency dental care	\$0	<p>For more information about your Medicaid dental benefits and providers, please visit: https://go.wellcare.com/mi-dental. To find a dental provider, visit https://go.wellcare.com/mi-findaprovider.</p> <p>Our plan covers routine dental care under the Medicare benefit for the following comprehensive services (limited to \$5,000 allowance every year):</p> <ul style="list-style-type: none">• Restorative services*• Endodontics – 1 per tooth per lifetime• Periodontics*• Prosthodontics, removable and fixed*• Oral and maxillofacial surgery*• Adjunctive general services* <p>*Benefit frequency limits vary based on services you receive. Refer to the <i>Member Handbook</i> for more details.</p> <p>Prior authorization may be required.</p>
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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need eye care	Eye exams	\$0	Routine eye exam: 1 every 2 years. Prior authorization rules may apply
	Glasses or contact lenses	\$0	Eyeglasses (frames and lenses): 1 every year. Contact lenses: Limits vary Eyeglasses or contact lenses after cataract surgery. Prior authorization rules apply.
	Other vision care	\$0	Low vision services Strabismus and Amblyopia Examination Orthoptics and Pleoptics Training Prosthetics Eyes Prior authorization rules apply

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need behavioral health services	Behavioral health services	\$0	<p>For Barry, Berrien, Branch, Calhoun, Cass, Kalamazoo, Macomb, St. Joseph, and Van Buren Counties, this service is provided through Wellcare By Meridian.</p> <p>For Wayne County, this service is provided through the Prepaid Inpatient Health Plan (PIHP).</p>
	Inpatient and outpatient care and community-based services for people who need behavioral health services	\$0	<p>Specialty behavioral health care services may be provided by a program other than Wellcare Meridian Dual Align (HMO D-SNP). Your Wellcare Meridian Dual Align (HMO D-SNP) Care Coordinator can assist you in obtaining those services and coordinate them with the rest of your health care needs.</p>

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need substance use disorder services	Substance use disorder services	\$0	<p>For Barry, Berrien, Branch, Calhoun, Cass, Kalamazoo, Macomb, St. Joseph, and Van Buren Counties, this service is provided through Wellcare By Meridian.</p> <p>For Wayne County, this service is provided through the Prepaid Inpatient Health Plan (PIHP).</p> <p>Substance use disorder services may be provided by a program other than Wellcare Meridian Dual Align (HMO D-SNP). Your Wellcare Meridian Dual Align (HMO D-SNP) Care Coordinator can assist you in obtaining those services and coordinate them with the rest of your health care needs.</p>
	Nursing home care	A Patient Pay Amount (PPA) may be required.	<p>Services are only available to individuals who meet the Michigan Medicaid Nursing Facility Level of Care Determination standards.</p> <p>Authorization and eligibility rules apply.</p>
You need a place to live with people available to help you (continued on the next page)	Skilled nursing care	\$0	<p>Services are only available to individuals on the MI Health Link 1915(c) waiver.</p> <p>Referral and eligibility rules apply.</p>
	Nursing home care	A Patient Pay Amount (PPA) may be required.	<p>Services are only available to individuals who meet the Michigan Medicaid Nursing Facility Level of Care Determination standards.</p> <p>Authorization and eligibility rules apply.</p>

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Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need a place to live with people available to help you (continued)	Adult Foster Care and Group Adult Foster Care	\$0	Services are only available to individuals on the MI Health Link 1915(c) waiver. Eligibility rules apply.
You need therapy after a stroke or accident	Occupational, physical, or speech therapy	\$0	Prior authorization rules may apply.
You need help getting to health services	Ambulance services	\$0	Prior authorization is required for non-emergency ambulance services
	Emergency transportation	\$0	No prior authorization or referral is necessary for emergency services.
	Transportation to medical appointments and services	\$0	Prior authorization rules may apply.

If you have questions, please call Wellcare Meridian Dual Align (HMO D-SNP) at 1-844-536-2168 (TTY: 711). Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. The call is free. **For more information**, visit go.wellcare.com/MeridianMI.



Wellcare Meridian Dual Align (HMO D-SNP) | 2026 Summary of Benefits

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need drugs to treat your illness or condition (continued on the next page)	Medicare Part B drugs	\$0	Part B drugs include drugs given by your doctor in their office, some oral cancer drugs, and some drugs used with certain medical equipment. Read the <i>Member Handbook</i> for more information on these drugs. Prior authorization may be required.
	Medicare Part D drugs <ul style="list-style-type: none"> • Tier 1 (Preferred Generic) • Tier 2 (Generic) • Tier 3 (Preferred Brand) • Tier 4 (Non-Preferred Drug) • Tier 5 (Specialty Tier) • Tier 6 (Select Care) 	\$0 copay for up to a 100-day supply at a retail pharmacy. \$0 copay for a 35 to 100-day supply at a mail order pharmacy.	There may be limitations on the types of drugs covered. Please refer to Wellcare Meridian Dual Align (HMO D-SNP)'s <i>List of Covered Drugs (Drug List)</i> for more information. Some prescription drugs may require prior authorization or may require that you try a different drug first. Quantity limits may apply. Tier 5 drugs are limited to a 30-day supply per fill. An extended-day supply of some drugs is available through mail order and certain retail pharmacies. For more information, please refer to our <i>List of Covered Drugs</i> to view those drugs available for an extended-day supply.

If you have questions, please call Wellcare Meridian Dual Align (HMO D-SNP) at 1-844-536-2168 (TTY: 711), Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. The call is free. **For more information**, visit go.wellcare.com/MeridianMI.



Wellcare Meridian Dual Align (HMO D-SNP) | 2026 Summary of Benefits

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need drugs to treat your illness or condition (continued)	Over-the-counter (OTC) drugs	\$0	There may be limitations on the types of drugs covered. Please refer to Wellcare Meridian Dual Align (HMO D-SNP)'s <i>List of Covered Drugs (Drug List)</i> for more information. Also see Wellcare Spendables® later in this chart for information about the over-the-counter benefit.
You need help getting better or have special health needs	Rehabilitation services	\$0	Prior authorization may apply.
	Medical equipment for home care	\$0	Prior authorization rules may apply.
	Dialysis services	\$0	Prior authorization may apply.
You need foot care	Podiatry services	\$0	Prior authorization may apply.
	Orthotic services	\$0	Prior authorization may apply.

If you have questions, please call Wellcare Meridian Dual Align (HMO D-SNP) at 1-844-536-2168 (TTY: 711), Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. The call is free. **For more information**, visit go.wellcare.com/MeridianMI.



Wellcare Meridian Dual Align (HMO D-SNP) | 2026 Summary of Benefits

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need durable medical equipment (DME) Note: This isn't a complete list of covered DME. For a complete list, contact Member Services or refer to Chapter 4 of the <i>Member Handbook</i> .	Wheelchairs, crutches, and walkers	\$0	Prior authorization may apply.
	Nebulizers	\$0	Prior authorization may apply.
	Oxygen equipment and supplies	\$0	Prior authorization may apply.
You need help living at home (continued on the next page)	Home health services	\$0	Prior authorization may apply.
	Home services, such as cleaning or housekeeping, or home modifications such as grab bars	\$0	These services are provided by the plan and are only available to individuals on the MICH 1915(c) waiver. Prior authorization may apply.
	Adult day health, Community Based Adult Services (CBAS), or other support services	\$0	These services are provided by the plan and are only available to individuals on the MICH 1915(c) waiver.
	Day habilitation services	\$0	Prior authorization may apply.

If you have questions, please call Wellcare Meridian Dual Align (HMO D-SNP) at 1-844-536-2168 (TTY: 711), Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. The call is free. **For more information**, visit go.wellcare.com/MeridianMI.



Wellcare Meridian Dual Align (HMO D-SNP) | 2026 Summary of Benefits

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need help living at home (continued)	Services to help you live on your own (home health care services or personal care attendant services)	\$0	These services are provided by the plan and are only available to individuals on the MICH 1915(c) waiver.
Additional services (continued on the next page)	Chiropractic services	\$0	Prior authorization may apply.
	Diabetes supplies and services	\$0	<p>Therapeutic shoes or inserts are covered when medically necessary.</p> <p>Diabetic glucometer and supplies are limited to Accu-Chek™ Guide and True Metrix™ when obtained at a Pharmacy. Other brands and continuous glucose monitoring systems are not covered unless pre-authorized.</p> <p>Quantity limits may apply.</p> <p>Prior authorization may be required.</p>
	Doula Services	\$0	Prenatal and postpartum visits, 6 visits per pregnancy and attendance at labor and delivery, 1 visit per pregnancy

If you have questions, please call Wellcare Meridian Dual Align (HMO D-SNP) at 1-844-536-2168 (TTY: 711), Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. The call is free. **For more information**, visit go.wellcare.com/MeridianMI.



Wellcare Meridian Dual Align (HMO D-SNP) | 2026 Summary of Benefits

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued) (continued on the next page)	Non-Medical Transportation	\$0	Services are only available to individuals on the MI Health Link 1915(c) waiver. The plan covers transportation services to enable you to access waiver and other community services, activities, and resources, if you qualify. Eligibility rules apply.
	Prosthetic services	\$0	Prior authorization rules may apply.
	Radiation therapy	\$0	Prior authorization rules may apply.
	Services to help manage your disease	\$0	Prior authorization rules may apply.
	In-Home Support Services	\$0	<p>\$0 copay for each in-home support services visit. Up to 12 visits every year.</p> <p>You can receive Chore Services if you meet certain clinical criteria. This benefit provides assistance with Instrumental Activities of Daily Living (IADLs). Services are provided in two-hour increments.</p> <p>Referral rules may apply.</p>

If you have questions, please call Wellcare Meridian Dual Align (HMO D-SNP) at 1-844-536-2168 (TTY: 711), Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. The call is free. **For more information**, visit go.wellcare.com/MeridianMI.



Wellcare Meridian Dual Align (HMO D-SNP) | 2026 Summary of Benefits

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued) (continued on the next page)	Social Support Platform	\$0	<p>Our plan provides an online and app support platform for your overall well-being. The platform offers personalized therapeutic self-guided activities and programs to help manage stress, anxiety, and your overall healthy well-being.</p> <p>Engage in interactive activities, meditations and games tailored to your needs. The platform also features the ability to join social communities.</p> <p>Available online 24/7 - you can use it whenever you choose.</p> <p>For more information on how to access the social support platform please see your <i>Member Handbook</i>.</p>
	Health and Wellness Education Programs	\$0	<p>To help support an active and healthy lifestyle, your plan provides a fitness program that offers access to fitness locations nationwide. You may access one or more gyms within the fitness network.</p> <p>Members have access to in-person fitness centers, available on-demand exercise programs, and a variety of Home Fitness Kits.</p>

If you have questions, please call Wellcare Meridian Dual Align (HMO D-SNP) at 1-844-536-2168 (TTY: 711), Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. The call is free. **For more information**, visit go.wellcare.com/MeridianMI.



Wellcare Meridian Dual Align (HMO D-SNP) | 2026 Summary of Benefits

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued) (continued on the next page)	Personal Emergency Response System (PERS)	\$0	
	24-Hour Nurse Advice Line	\$0	

If you have questions, please call Wellcare Meridian Dual Align (HMO D-SNP) at 1-844-536-2168 (TTY: 711), Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. The call is free. **For more information**, visit go.wellcare.com/MeridianMI.



Wellcare Meridian Dual Align (HMO D-SNP) | 2026 Summary of Benefits

<p>Additional services (continued) (continued on the next page)</p>	<p>Special Supplemental Benefits for Chronically Ill (SSBCI)</p> <p>Benefits mentioned are a part of Special Supplemental Benefits for the Chronically Ill. Not all members will qualify. In addition to being high-risk, you must have one or more of the following chronic conditions: cancer, cardiovascular disorders, chronic and disabling mental health conditions, chronic lung disorders, diabetes. There are other eligible conditions not listed. Eligibility for this benefit cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided. For details, please contact us or see the plan's <i>Member Handbook</i>.</p>	<p>\$0</p>	<p>If eligible, you can use your Wellcare Spendables® allowance towards the additional benefits shown below. Once determined eligible these expanded benefits will be available in 7-10 business days. See the Wellcare Spendables® section in this chart for more information about the Wellcare Spendables® card.</p> <p>Your card allowance can be used towards:</p> <ul style="list-style-type: none"> • Gas pay-at-pump - You can use your card to pay for gas directly at the pump. The card cannot be used to pay in-person at the cash register. Your card can only be used up to the available allowance amount. • Healthy Food - You can use your card to pay for healthy foods and produce at participating retailers. Delivery options for eligible grocery items may be available. Prepared meals are available for order via online portal.
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If you have questions, please call Wellcare Meridian Dual Align (HMO D-SNP) at 1-844-536-2168 (TTY: 711), Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. The call is free. **For more information**, visit go.wellcare.com/MeridianMI.



Wellcare Meridian Dual Align (HMO D-SNP) | 2026 Summary of Benefits

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued) (continued on the next page)			<ul style="list-style-type: none">• Home Assistance and Safety Items - You can use your card to help with the cost of pest and insect control. You can also use your card for home assistance and safety items, including installation. Log in to your member portal to purchase accepted items and view eligible services.• Rent Assistance - You can use your card to help with the cost of rent/mortgage for your home.• Utility Assistance - You can use your card to help with the cost of utilities for your home. Your card can be used toward utility expenses including water, heating oil and natural gas, electricity, trash, cable TV service (excludes streaming services), landline or mobile phone and internet.

If you have questions, please call Wellcare Meridian Dual Align (HMO D-SNP) at 1-844-536-2168 (TTY: 711), Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. The call is free. **For more information**, visit go.wellcare.com/MeridianMI.



Wellcare Meridian Dual Align (HMO D-SNP) | 2026 Summary of Benefits

Additional services (continued) (continued on the next page)	Wellcare Spendables®	\$0	<p>You will receive \$229 monthly preloaded on your Wellcare Spendables® card to spend on OTC items, Dental, Vision, and Hearing services. Your monthly allowance rolls over to the following month if unused and expires at the end of the plan year.</p> <p>Your card allowance can be used towards:</p> <p>Over-the-Counter items (OTC) - Your card can be used at participating retail locations, through the mobile app, or online through your member portal to place an order for home delivery. Examples of covered items include brand name and generic over-the-counter items, vitamins, pain relievers, cold and allergy items and diabetic items.</p> <p>Dental, Vision, and Hearing You may use your card to help reduce your out-of-pocket expenses for eligible dental, vision, and hearing services.</p> <p>Benefits mentioned below are part of SSBCI. Not all members will qualify. You must meet eligibility criteria for the following plan benefits.</p> <p><u>If you qualify, your card allowance can also be used towards:</u></p> <ul style="list-style-type: none">• Gas pay-at-pump• Healthy Food
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If you have questions, please call Wellcare Meridian Dual Align (HMO D-SNP) at 1-844-536-2168 (TTY: 711), Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. The call is free. **For more information**, visit go.wellcare.com/MeridianMI.



Wellcare Meridian Dual Align (HMO D-SNP) | 2026 Summary of Benefits

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued)			<ul style="list-style-type: none">• Home Assistance and Safety Items• Pest Control Items and Services• Rent Assistance• Utility Assistance <p>Refer to Special Supplemental Benefits for the Chronically Ill (SSBCI) in this chart for more information on these benefits.</p> <p>For more information, limitations, and exclusions, please see your <i>Member Handbook</i>.</p>

The above summary of benefits is provided for informational purposes only and isn't a complete list of benefits. For a complete list and more information about your benefits, you can read the Wellcare Meridian Dual Align (HMO D-SNP) *Member Handbook*. If you don't have a *Member Handbook*, call Wellcare Meridian Dual Align (HMO D-SNP) Member Services at the numbers listed at the bottom of this page to get one. If you have questions, you can also call Member Services or visit go.wellcare.com/MeridianMI.

If you have questions, please call Wellcare Meridian Dual Align (HMO D-SNP) at 1-844-536-2168 (TTY: 711), Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. The call is free. **For more information**, visit go.wellcare.com/MeridianMI.



Wellcare Meridian Dual Align (HMO D-SNP) | 2026 Summary of Benefits

D. Benefits covered outside of Wellcare Meridian Dual Align (HMO D-SNP)

There are some services that you can get that aren't covered by Wellcare Meridian Dual Align (HMO D-SNP) but are covered by Medicare, Medicaid, or a State or county agency. This isn't a complete list. Call Member Services at the numbers listed at the bottom of this page to find out about these services.

Other services covered by Medicare, Medicaid, or a State Agency	Your costs
Specialty behavioral health services may be provided by Michigan's Prepaid Insurance Health Plans (PIHPs). These include but aren't limited to inpatient behavioral health care, outpatient substance use disorder services and partial hospitalization services.	\$0
Community Transition Services (CTS) are provided through MDHHS.	\$0
Certain hospice care services covered outside of Wellcare Meridian Dual Align (HMO D-SNP)	\$0

E. Services that Wellcare Meridian Dual Align (HMO D-SNP), Medicare, and Medicaid don't cover

This isn't a complete list. Call Member Services at the numbers listed at the bottom of this page to find out about other excluded services.

Services Wellcare Meridian Dual Align (HMO D-SNP), Medicare, and Medicaid don't cover	
Cosmetic surgery or other cosmetic work, unless it is needed because of an accidental injury or to improve a part of the body that is not shaped right. However, the plan will cover reconstruction of a breast after a mastectomy and for treating the other breast to match it.	Services considered not "reasonable and necessary," according to the standards of Medicare and Michigan Medicaid, unless these services are listed by our plan as covered services.

If you have questions, please call Wellcare Meridian Dual Align (HMO D-SNP) at 1-844-536-2168 (TTY: 711), Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. The call is free. **For more information**, visit go.wellcare.com/MeridianMI.



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Services Wellcare Meridian Dual Align (HMO D-SNP), Medicare, and Medicaid don't cover	
A private room in a hospital or nursing facility, except when it is medically needed.	Elective or voluntary enhancement procedures or services (including weight loss, hair growth, sexual performance, athletic performance, cosmetic purposes, anti-aging and mental performance), except when medically needed.
Chiropractic care, other than manual manipulation of the spine consistent with Medicare coverage guidelines.	Surgical treatment for morbid obesity, except when it is medically needed and Medicare pays for it.

F. Your rights as a member of the plan

As a member of Wellcare Meridian Dual Align (HMO D-SNP), you have certain rights. You can exercise these rights without being punished. You can also use these rights without losing your health care services. We'll tell you about your rights at least once a year. For more information on your rights, please read the *Member Handbook*. Your rights include, but aren't limited to, the following:

- **You have a right to respect, fairness, and dignity.** This includes the right to:
 - Get covered services without concern about medical condition, health status, receipt of health services, claims experience, medical history, disability (including mental impairment), marital status, age, sex (including sex stereotypes and gender identity) sexual orientation, national origin, race, color, religion, creed, or public assistance
 - Get information in other languages and formats (for example, large print, braille, or audio) free of charge
 - Be free from any form of physical restraint or seclusion
- **You have the right to get information about your health care.** This includes information on treatment and your treatment options. This information should be in a language and format you can understand. This includes the right to get information on:
 - Description of the services we cover
 - How to get services

If you have questions, please call Wellcare Meridian Dual Align (HMO D-SNP) at 1-844-536-2168 (TTY: 711), Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. The call is free. **For more information**, visit go.wellcare.com/MeridianMI.



Wellcare Meridian Dual Align (HMO D-SNP) | 2026 Summary of Benefits

- How much services will cost you
- Names of health care providers and care coordinator
- **You have the right to make decisions about your care, including refusing treatment.** This includes the right to:
 - Choose a primary care provider (PCP) and change your PCP at any time during the year
 - Use a women's health care provider without a referral
 - Get your covered services and drugs quickly
 - Know about all treatment options, no matter what they cost or whether they're covered
 - Refuse treatment, even if your health care provider advises against it
 - Stop taking medicine, even if your health care provider advises against it
 - Ask for a second opinion. Wellcare Meridian Dual Align (HMO D-SNP) will pay for the cost of your second opinion visit
 - Make your health care wishes known in an advance directive
- **You have the right to timely access to care that doesn't have any communication or physical access barriers.** This includes the right to:
 - Get timely medical care
 - Get in and out of a health care provider's office. This means barrier-free access for people with disabilities, in accordance with the Americans with Disabilities Act
 - Have interpreters to help with communication with your health care providers and your health plan
- **You have the right to seek emergency and urgent care when you need it.** This means you have the right to:
 - Get emergency services without prior authorization in an emergency
 - Use an out-of-network urgent or emergency care provider, when necessary
- **You have a right to confidentiality and privacy.** This includes the right to:

If you have questions, please call Wellcare Meridian Dual Align (HMO D-SNP) at 1-844-536-2168 (TTY: 711), Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. The call is free. **For more information**, visit go.wellcare.com/MeridianMI.



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- Ask for and get a copy of your medical records in a way that you can understand and to ask for your records to be changed or corrected
- Have your personal health information kept private
- Have privacy during treatment
- **You have the right to make complaints about your covered services or care.** This includes the right to:
 - File a complaint or grievance against us or our providers
 - Ask for an Independent Review Organization (IRO) to review our decision related to Medicaid services or items that are medical in nature
 - Ask for a State Hearing
 - Get a detailed reason for why services were denied

For more information about your rights, you can read the *Member Handbook*. If you have questions, you can call Wellcare Meridian Dual Align (HMO D-SNP) Member Services at the numbers listed at the bottom of this page.

You can also call the special Ombudsperson for people who have Medicare and Medicaid at 1-866-485-9393 (TTY: 711), 8 a.m. - 5 p.m. local time, Monday - Friday, or the Medicaid Office of the Ombudsperson at 1-888-746-6456 (TTY 711), Monday through Friday, 8 a.m. to 5 p.m.

If you have questions, please call Wellcare Meridian Dual Align (HMO D-SNP) at 1-844-536-2168 (TTY: 711), Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. The call is free. **For more information**, visit go.wellcare.com/MeridianMI.



Wellcare Meridian Dual Align (HMO D-SNP) | 2026 Summary of Benefits

G. How to file a complaint or appeal a denied service

If you have a complaint or think Wellcare Meridian Dual Align (HMO D-SNP) should cover something we denied, call Member Services at the numbers listed at the bottom of this page. You may be able to appeal our decision.

For questions about complaints and appeals, you can read **Chapter 9** of the *Member Handbook*. You can also call Wellcare Meridian Dual Align (HMO D-SNP) Member Services at the numbers listed at the bottom of this page.

Complaints, grievances and appeals can be submitted in writing to the addresses below. Additionally, you can call us or fax your appeal to one of the numbers listed below.

Appeals for Part D (Drugs)

Wellcare Meridian Dual Align (HMO D-SNP)
Attn: Pharmacy Appeals
P.O. Box 31383
Tampa, FL 33631-3383
Phone: 1-844-536-2168 (TTY: 711)

Appeals for Part C (Medical and Part B Drugs)

Wellcare Meridian Dual Align (HMO D-SNP)
MEMBER Appeals and Grievances Medicare Operations
Appeals Department - Medical
P.O. Box 10052
Van Nuys, CA 91410-0052
Phone: 1-844-536-2168 (TTY: 711)

Complaints and Grievances for Part C (Medical and Part B Drugs) and Part D Drugs

Wellcare Meridian Dual Align (HMO D-SNP)
Appeals and Grievances Medicare Operations
Grievance Department
P.O. Box 10450
Van Nuys, CA 91410-0450
Phone: 1-844-536-2168 (TTY: 711)

You can also send your complaint to Michigan Medicaid. You can call the Beneficiary Help Line Monday through Friday from 8:00 AM to 7:00 PM at 1-800-642-3195 (TTY: 1-866-501-5656), or 1-800-975-7630 if calling from an internet-based phone service.

If you have questions, please call Wellcare Meridian Dual Align (HMO D-SNP) at 1-844-536-2168 (TTY: 711), Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. The call is free. **For more information**, visit go.wellcare.com/MeridianMI.



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H. What to do if you suspect fraud

Most health care professionals and organizations that provide services are honest. Unfortunately, there may be some who are dishonest.

If you think a doctor, hospital or other pharmacy is doing something wrong, please contact us.

- Call us at Wellcare Meridian Dual Align (HMO D-SNP) Member Services. Phone numbers are the numbers listed at the bottom of this page.
- Or, call the Medicaid Customer Service Center at 1-517-241-3740. TTY users may call TTY: 711.
- Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users may call 1-877-486-2048. You can call these numbers for free.
- Or, contact the Michigan Attorney General's Health Care Fraud Division Hotline by phone at (800) 24-ABUSE [800-242-2873], by e-mail at hcf@michigan.gov or use the on-line Michigan Medicaid Fraud Complaint Form found at secure.ag.state.mi.us/complaints/medicaid.aspx.

If you have questions, please call Wellcare Meridian Dual Align (HMO D-SNP) at 1-844-536-2168 (TTY: 711), Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. The call is free. **For more information**, visit go.wellcare.com/MeridianMI.



If you have general questions or questions about our plan, services, service area, billing, or Member ID Cards, please call Wellcare Meridian Dual Align (HMO D-SNP) Member Services:

1-844-536-2168

Calls to this number are free. Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m. Member Services also has free language interpreter services available for non-English speakers.

(TTY: 711)

This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

Calls to this number are free. Between October 1 and March 31, representatives are available Monday–Sunday, 8 a.m. to 8 p.m. Between April 1 and September 30, representatives are available Monday–Friday, 8 a.m. to 8 p.m.

If you have questions about your health:

Call your primary care provider (PCP). Follow your PCP's instructions for getting care when the office is closed.

If your PCP's office is closed, you can also call the Nurse Advice Line. A nurse will listen to your problem and tell you how to get care. (*Example:* convenience care, urgent care, emergency room). The numbers for the Nurse Advice Line are:

1-800-581-9952

Calls to this number are free. Available 24 hours a day, 7 days a week, 365 days a year.

Wellcare Meridian Dual Align (HMO D-SNP) also has free language interpreter services available for non-English speakers.

(TTY: 711)

Calls to this number are free. 24 hours a day, 7 days a week, 365 days a year.

If you need immediate behavioral health care, please call the Behavioral Health Crisis Line:

1-844-536-2168 (TTY: 711)

Calls to this number are free. 24 hours a day, 7 days a week.

Wellcare Meridian Dual Align (HMO D-SNP) also has free language interpreter services available for non-English speakers.

(TTY: 711)

Calls to this number are free. 24 hours a day, 7 days a week.

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Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

ATTENTION: If you speak a language other than English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-844-536-2168 (TTY: 711).

Español ATENCIÓN: Contamos con servicios de asistencia lingüística que se encuentran disponibles para usted de manera gratuita. También se encuentran disponibles de manera gratuita ayudas y servicios auxiliares adecuados para proporcionar información en formatos accesibles. Llame al 1-844-536-2168 (TTY: 711).

العربية انتباه: تتوفر لك خدمات مساعدة لغوية مجانية. تتوفر كذلك مجاًاً مساعدات وخدمات إضافية ملائمة لتزويد المعلومات بتنسيقات قابلة للوصول إليها. اتصل على الرقم 1-844-536-2168 (TTY: 711).

简体中文 注意: 我们为您提供免费的语言协助服务，同时也可免费提供适当的辅助设施与服务，以便提供无障碍格式的信息。请致电 1-844-536-2168 (TTY: 711)。

繁體中文 注意: 我們為您提供免費的語言協助服務，還免費提供適當的輔助工具和服務，以無障礙格式提供資訊。請致電 1-844-536-2168 (TTY: 711)。

Deutsch ACHTUNG: Sprachdienstleistungen stehen Ihnen kostenlos zur Verfügung. Geeignete zusätzliche Unterstützung und Dienstleistungen für Informationen in zugänglichen Formaten stehen Ihnen ebenfalls kostenlos zur Verfügung. Rufen Sie folgende Nummer an: 1-844-536-2168 (TTY: 711).

አማርኛ ይነበብ:- ነጻ የቋንቋ አገዛ አገልግሎቶች ለእርስዎ ይገኛሉ። በተጨማሪም አግባብነት ያላቸው ለእርስዎ ተደራሽ በሆኑ ቅርጾች መረጃ የሚያቀርቡልዎ አጋኙ መሳሪያዎች እና አገልግሎቶችን ከክፍያ ነጻ ያገኛሉ። ወደ 1-844-536-2168 (TTY: 711) ይደውሉ።

Soomaali DIGNIIN: Adeegyada kaalmada luqadda bilaashka ah ayaa kuu diyaar ah. Sidoo kale, qalab iyo adeegyo kaabayaal ku habboon ayaa diyaar ah si macluumaadka loogu helo qaabab sahlan oo la heli karo, iyadoo aan wax kharash ah lagaaga qaadin. Wac 1-844-536-2168 (TTY: 711).

বাংলা খেয়াল করুন: আপনার জন্য বিনামূল্যে ভাষা পরিষেবার সুবিধা রয়েছে। বিনামূল্যে অ্যাক্সেসযোগ্য ফর্ম্যাটে তথ্য দিতে উপযুক্ত সহায়ক উপকরণ এবং পরিষেবাও উপলব্ধ রয়েছে। এখানে কল করুন 1-844-536-2168 (TTY: 711)।

Français REMARQUE : des services d'assistance linguistique gratuits sont à votre disposition. Des services et aides pour obtenir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-844-536-2168 (TTY : 711).

Français cadien COMMUNIQUE: Des services d'aide linguistique sans frais sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations en formats accessibles sont également proposés sans frais. Composez le 1-844-536-2168 (TTY : 711).

हिंदी ध्यान दें: आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध हैं. एक्सेस करने योग्य फ़ॉर्मेट में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएं भी निःशुल्क उपलब्ध हैं. 1-844-536-2168 (TTY: 711) पर कॉल करें.

한국어 주의: 무료 언어 지원 서비스를 이용하실 수 있습니다. 정보 제공을 위해 적합한 보조 도구 및 서비스 또한 액세스 가능한 형식으로 무료 이용이 가능합니다. 1-844-536-2168(TTY: 711)번으로 전화해 주십시오.

Polski UWAGA: usługi wsparcia językowego są dostępne nieodpłatnie. Bezpłatnie oferowane są również dodatkowe pomoce i usługi pozwalające na przekazanie informacji w formacie przystępnym dla odbiorcy. Zadzwoń pod numer 1-844-536-2168 (TTY: 711).

తెలుగు గమనిక: మీకు ఉచిత భాష సంబంధ సహాయక సేవలు అందుబాటులో ఉన్నాయి. యాక్సెస్ చేయదగిన ఫార్మాట్‌లలో సమాచారాన్ని అందించడానికి తగిన సహాయక టూల్‌లు, సేవలు కూడా ఉచితంగా అందుబాటులో ఉన్నాయి. 1-844-536-2168 (TTY: 711) నంబర్‌కి కాల్ చేయండి.

Tiếng Việt LƯU Ý: Chúng tôi có cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí. Các dịch vụ và trợ giúp bổ trợ phù hợp để cung cấp thông tin ở các định dạng có thể truy cập cũng được cung cấp miễn phí. Gọi 1-844-536-2168 (TTY: 711).

יידיש אויפֿמערקזאַמקייט: פֿרייע שפּראַך הילף סערוויסעס זענען פֿאַר אייך פֿאַראַן. פֿאַסיקע הילפֿסמיטלען און סערוויסעס צו צושטעלן אינפֿאָרמאַציע אין צוגענגלעכע פֿאַרמאַטן זענען אויך פֿאַראַן פֿריי פֿון אָפּצאָל. רופֿט 1-844-536-2168 (TTY: 711).

Pennsylvania Deitsch GEB ACHT: Schprooch Hilfe sin meeglich mitaus Koscht. Rechtliche Auxiliary Aids un Hilfe um Information zu gewwe in helfreiche Formats sin aa meeglich mit aus Koscht. Ruf 1-844-536-2168 (TTY: 711).

Tagalog ATENSYON: May mga libreng serbisyo ng tulong sa wika na available para sa inyo. Available din nang libre ang mga naaangkop na karagdagang tulong at serbisyo para makapagbigay ng impormasyon sa mga accessible na format. Tumawag sa 1-844-536-2168 (TTY: 711).



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 1-844-480-0680 (TTY 711). Hours are Sunday-Saturday, 8 am to 8 pm.

Understanding the Benefits

- ☐ The *Member Handbook* provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit go.wellcare.com/MeridianMI or call 1-844-480-0680 (TTY 711) to view a copy of the *Member Handbook*. Hours are Sunday-Saturday, 8 am to 8 pm.
- ☐ 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 medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- ☐ Review the formulary to make sure your drugs are covered.

Understanding Important Rules

- ☐ Benefits may change on January 1, 2027.
- ☐ **Effect on Current Coverage.** If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use. If you have a Marketplace plan, you will need to contact the Marketplace to cancel the plan. If you do not cancel your Marketplace plan, you may be paying for coverage you cannot use and there may be penalties on your next year's tax return.
- ☐ Except in emergency or urgent situations, 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.