Wellcare Delaware First Health Dual Select (HMO-POS D-SNP) offered by CELTIC INSURANCE COMPANY

Annual Notice of Change for 2027

You're enrolled as a member of Wellcare Dual Select (HMO-POS D-SNP).

This material describes changes to our plan's costs and benefits next year.

- **You have from October 15 - December 7 to make changes to your Medicare coverage for next year.** If you don't join another plan by December 7, 2026, you'll stay in Wellcare Delaware First Health Dual Select (HMO-POS D-SNP).
- To change to a **different plan**, visit Medicare.gov or review the list in the back of your *Medicare & You 2027* handbook.
- Note this is only a summary of changes. More information about costs, benefits, and rules is in the *Evidence of Coverage*. Get a copy at go.wellcare.com/DE or call Member Services at 1-844-536-2167 (TTY users call 711) to get a copy by mail.

More Resources

- This material is available for free in Spanish.
- Call Member Services at 1-844-536-2167 (TTY users call 711) for more information. Hours are: 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. This call is free.
- We can send materials to you in a language other than English (in addition to the language(s) listed above) or in an alternate format (such as braille, audio, or large print). Please call Member Services if you need plan information in another format.

About Wellcare Delaware First Health Dual Select (HMO-POS D-SNP)

- Wellcare is the Medicare brand for Centene Corporation, an HMO, PPO, PDP plan with a Medicare contract and is an approved Part D Sponsor. Our D-SNP plans have a contract with the state Medicaid program. Enrollment in our plans depends on contract renewal. Our plan also has a written agreement with the Delaware Medicaid program to coordinate your Medicaid benefits.
- When this material says "we," "us," or "our," it means CELTIC INSURANCE COMPANY. When it says "plan" or "our plan," it means Wellcare Delaware First Health Dual Select (HMO-POS D-SNP).
- On January 1, 2027, our plan name will change from Wellcare Dual Select (HMO-POS D-SNP) to Wellcare Delaware First Health Dual Select (HMO-POS D-SNP). We'll send you a new member ID

card with our new name. From here on, our new name, Wellcare Delaware First Health Dual Select (HMO-POS D-SNP), will be on all materials.

- **If you do nothing by December 7, 2026, you'll automatically be enrolled in Wellcare Delaware First Health Dual Select (HMO-POS D-SNP)**. Starting January 1, 2027, you'll get your medical and drug coverage through Wellcare Delaware First Health Dual Select (HMO-POS D-SNP). Go to Section 3 for more information about how to change plans and deadlines for making a change.

Table of Contents

Summary of Important Costs for 2027 4

SECTION 1 Changes to Benefits & Costs for Next Year 10

Section 1.1 Changes to the Monthly Plan Premium 10

Section 1.2 Changes to Your Maximum Out-of-Pocket Amount 10

Section 1.3 Changes to the Provider Network 11

Section 1.4 Changes to the Pharmacy Network 12

Section 1.5 Changes to Benefits & Costs for Medical Services 12

Section 1.6 Changes to Part D Drug Coverage 23

Section 1.7 Changes to Prescription Drug Benefits & Costs 23

SECTION 2 Administrative Changes 30

SECTION 3 How to Change Plans 31

Section 3.1 Deadlines for Changing Plans 31

Section 3.2 Are there other times of the year to make a change? 32

SECTION 4 Get Help Paying for Prescription Drugs 32

SECTION 5 Questions? 34

Get Help from Wellcare Delaware First Health Dual Select (HMO-POS D-SNP) 34

Get Free Counseling about Medicare 34

Get Help from Medicare **34**

Get Help from Delaware Medicaid 35

Summary of Important Costs for 2027

	2026 (this year)	**2027 (next year)**
Monthly plan premium* * Your premium can be higher than this amount. Go to Section 1.1 for details. Because you get Extra Help, you do not pay a premium for this plan.	$18.10	**$0**
Maximum out-of-pocket amount This is the most you'll pay out of pocket for covered Part A and Part B services. (Go to Section 1.2 for details.)	$3,850 If you are eligible for Medicare cost-sharing help under Medicaid, you most likely are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.	**$3,850** **If you are eligible for Medicare cost-sharing help under Medicaid, you most likely are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.**
Primary care office visits	$0 copay per visit	**$0 copay per visit**
Specialist office visits	$0 or $15 copay per visit If you are eligible for Medicare cost-sharing help under Medicaid, you most likely pay $0 per visit.	**$0 or $15 copay per visit** **If you are eligible for Medicare cost-sharing help under Medicaid, you most likely pay $0 per visit.**

	2026 (this year)	2027 (next year)
Inpatient hospital stays Includes various inpatient hospital stays such as acute care, rehabilitation and long-term care. An inpatient hospital stay starts the day you're formally admitted with a doctor's order and ends the day before you're discharged.	For covered admissions, per admission: $0 or $350 copay per day, for days 1 to 5 and a $0 copay per day, for days 6 to 90 for each covered hospital stay If you are eligible for full Medicare cost-sharing assistance under Delaware Medicaid, you pay a $0 copayment amount.	**For covered admissions, per admission:** **$0 or $375 copay per day, for days 1 to 5 and a $0 copay per day, for days 6 to 90 for each covered hospital stay** **If you are eligible for full Medicare cost-sharing assistance under Delaware Medicaid, you pay a $0 copayment amount.**
Part D drug coverage (Go to Section 1.7 for details, including Yearly Deductible, Initial Coverage, and Catastrophic Coverage Stages.)	Part D drug coverage deductible $615 except for covered insulin products and most adult Part D vaccines If you receive Extra Help, you pay the following amount: Deductible: $0 Depending on your level of "Extra Help", you only have to pay the following cost-sharing amounts for your prescription drugs:	**Part D drug coverage deductible** **$700 except for covered insulin products and most adult Part D vaccines** **If you receive Extra Help, you pay the following amount:** **Deductible: $0** **Depending on your level of "Extra Help", you only have to pay the following cost-sharing amounts for your prescription drugs:**

	2026 (this year)	2027 (next year)
	For generic drugs (including brand drugs treated as generic): • $0 copay or • $1.60 copay or • $5.10 copay or For all other covered drugs: • $0 copay or • $4.90 copay or • $12.65 copay If you don't get Extra Help, you pay the cost shares below: Copayment/Coinsurance during the Initial Coverage Stage: Drug Tier 1: Standard cost sharing: $19 copay for a one-month (30-day) supply. Preferred cost sharing: $18 copay for a one-month (30-day) supply. Drug Tier 2: Standard cost sharing:	**For generic drugs (including brand drugs treated as generic):** • **$0 copay or** • **$1.65 copay or** • **$5.80 copay or** **For all other covered drugs:** • **$0 copay or** • **$5.00 copay or** • **$14.40 copay** **If you don't get Extra Help, you pay the cost shares below:** **Copayment/Coinsurance during the Initial Coverage Stage:** **Drug Tier 1:** **Standard cost sharing: $15 copay for a one-month (30-day) supply.** **Preferred cost sharing: $0 copay for a one-month (30-day) supply.** **Drug Tier 2:**

	2026 (this year)	2027 (next year)
	$20 copay for a one-month (30-day) supply. Preferred cost sharing: $19 copay for a one-month (30-day) supply. Drug Tier 3: Standard cost sharing: 25% of the total cost for a one-month (30-day) supply. You pay no more than $35 per month supply of each covered insulin product on this tier. Preferred cost sharing: 25% of the total cost for a one-month (30-day) supply. You pay no more than $35 per month supply of each covered insulin product on this tier. Drug Tier 4: Standard cost sharing: $100 copay for a one-month (30-day) supply. You pay no more than $35 per month supply of each covered insulin product on this tier.	**Standard cost sharing: 25% of the total cost for a one-month (30-day) supply.** **You pay no more than $35 per month supply of each covered insulin product on this tier.** **Preferred cost sharing: 25% of the total cost for a one-month (30-day) supply.** **You pay no more than $35 per month supply of each covered insulin product on this tier.** **Drug Tier 3:** **Standard cost sharing: 30% of the total cost for a one-month (30-day) supply.** **You pay no more than $35 per month supply of each covered insulin product on this tier.** **Preferred cost sharing:**

	2026 (this year)	2027 (next year)
	Preferred cost sharing: $100 copay for a one-month (30-day) supply. You pay no more than $35 per month supply of each covered insulin product on this tier. Drug Tier 5: Standard cost sharing: 25% of the total cost for a one-month (30-day) supply. Preferred cost sharing: 25% of the total cost for a one-month (30-day) supply. Drug Tier 6: Standard cost sharing: $4 copay for a one-month (30-day) supply. Preferred cost sharing: $0 copay for a one-month (30-day) supply. Catastrophic Coverage Stage: During this payment stage, you pay nothing for your covered Part D drugs.	**29% of the total cost for a one-month (30-day) supply.** **You pay no more than $35 per month supply of each covered insulin product on this tier.** **Drug Tier 4:** **Standard cost sharing: 25% of the total cost for a one-month (30-day) supply.** **Preferred cost sharing: 25% of the total cost for a one-month (30-day) supply.** **Drug Tier 5:** **Standard cost sharing: 25% of the total cost for a one-month (30-day) supply.** **Preferred cost sharing: 25% of the total cost for a one-month (30-day) supply.** **Drug Tier 6:** **Standard cost sharing:**

	2026 (this year)	2027 (next year)
		$0 copay for a one-month (30-day) supply. **Preferred cost sharing:** **$0 copay for a one-month (30-day) supply.** **Catastrophic Coverage Stage:** **During this payment stage, you pay nothing for your covered Part D drugs and for excluded drugs that are covered under our enhanced benefit.**

SECTION 1 Changes to Benefits & Costs for Next Year

Section 1.1 Changes to the Monthly Plan Premium

	2026 (this year)	2027 (next year)
Monthly plan premium (You must also continue to pay your Medicare Part B premium unless it's paid for you by Delaware Medicaid.) Because you get Extra Help, you do not pay a premium for this plan.	$18.10	**$0**

Section 1.2 Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay out of pocket for the year. This limit is called the maximum out-of-pocket amount. Once you've paid this amount, you generally pay nothing for covered Part A and Part B services for the rest of the calendar year.

	2026 (this year)	2027 (next year)
Maximum out-of-pocket amount Cost-sharing paid by the beneficiary, Delaware Medicaid, and other secondary insurance contributes towards this out-of-pocket maximum. Because our members get most cost sharing paid by Delaware Medicaid, very few members ever reach this out-of-pocket maximum. If you are eligible for Medicaid help with Part A and Part B copayments , you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services. Your costs for covered medical services (such as copayments) **count** toward your maximum out-of-pocket amount. Your costs for prescription drugs **don't count** toward your maximum out-of-pocket amount.	$3,850	**$3,850** **Once you've paid $3,850 out-of-pocket for covered Part A and Part B services, you'll pay nothing for your covered Part A and Part B services for the rest of the calendar year.**

Section 1.3 Changes to the Provider Network

Our network of providers has changed for next year. Review the 2027 *Provider & Pharmacy Directory* go.wellcare.com/2027providerdirectories to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network. Here's how to get an updated *Provider & Pharmacy Directory*:

- Visit our website at go.wellcare.com/2027providerdirectories.
- Call Member Services at 1-844-536-2167 (TTY users call 711) to get current provider information or to ask us to mail you a *Provider & Pharmacy Directory*.

We can make changes to the hospitals, doctors, and specialists (providers) that are part of our plan during the year. If a mid-year change in our providers affects you, call Member Services at 1-844-536-2167 (TTY users call 711) for help. You may have a special enrollment period if your provider leaves the plan network. For more information on your rights when a network provider leaves our plan, go to Chapter 3, Section 2.3 of your Evidence of Coverage.

Section 1.4 Changes to the Pharmacy Network

Amounts you pay for your prescription drugs can depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our network pharmacies. Our network includes pharmacies with preferred cost sharing, which may offer you lower cost sharing than the standard cost sharing offered by other network pharmacies for some drugs.

Our network of pharmacies has changed for next year. Review the 2027 *Provider & Pharmacy Directory* go.wellcare.com/2027providerdirectories to see which pharmacies are in our network. Here's how to get an updated *Provider & Pharmacy Directory*:

- Visit our website at go.wellcare.com/2027providerdirectories.
- Call Member Services at 1-844-536-2167 (TTY users call 711) to get current pharmacy information or to ask us to mail you a *Provider & Pharmacy Directory*.

We can make changes to the pharmacies that are part of our plan during the year. If a mid-year change in our pharmacies affects you, call Member Services at 1-844-536-2167 (TTY users call 711) for help.

Section 1.5 Changes to Benefits & Costs for Medical Services

The Annual Notice of Change tells you about changes to your Medicare benefits and costs.

	2026 (this year)	**2027 (next year)**
Prior Authorizations	The following in-network benefits have a change in prior authorization requirements.	
	• Additional Telehealth Benefits do not require prior authorization.	• **Additional Telehealth Benefits may require prior authorization.**

	2026 (this year)	**2027 (next year)**
Referrals	The following in-network benefits have a change in referral requirements.	
	• Certain Medicare-covered services* do <u>not</u> require a referral.	• **Certain Medicare-covered services* may require a referral.**
Cardiac rehabilitation services - Intensive	You pay a $0 or $65 copay for each Medicare-covered service. If you are eligible for full Medicare cost-sharing assistance under Delaware Medicaid, you pay a $0 copayment amount.	**You pay a $0 or $70 copay for each Medicare-covered service.** **If you are eligible for full Medicare cost-sharing assistance under Delaware Medicaid, you pay a $0 copayment amount.**
Cardiac rehabilitation services	You pay a $0 or $50 copay for each Medicare-covered service. If you are eligible for full Medicare cost-sharing assistance under Delaware Medicaid, you pay a $0 copayment amount.	**You pay a $0 or $55 copay for each Medicare-covered service.** **If you are eligible for full Medicare cost-sharing assistance under Delaware Medicaid, you pay a $0 copayment amount.**
Routine dental services - Comprehensive dental services	Up to a $2,000 allowance for all in-network and out-of-network covered comprehensive dental services every year.	**Up to a $1,500 allowance for all in-network and out-of-network covered comprehensive dental services every year.**

	2026 (this year)	2027 (next year)
Routine dental services - Diagnostic and preventive dental services - Other diagnostic dental services	Limited to 1 other diagnostic service(s) every date of service to 3 plan years depending on type of service.	**Limited to 1 other diagnostic service(s) per visit.**
Routine dental services - Comprehensive dental services - Endodontics	**In-Network** You pay 20% of the total cost.	**In-Network** **You pay a $0 copay.**
Routine dental services - Comprehensive dental services - Endodontics	**Out-of-Network** You pay 30% of the total cost.	**Out-of-Network** **You pay 25% of the total cost.**
Routine dental services - Comprehensive dental services - Oral/maxillofacial surgery	**In-Network** You pay 20% of the total cost.	**In-Network** **You pay a $0 copay.**
Routine dental services - Comprehensive dental services - Oral/maxillofacial surgery	**Out-of-Network** You pay 30% of the total cost.	**Out-of-Network** **You pay 25% of the total cost.**
Routine dental services - Comprehensive dental services - Oral/maxillofacial surgery	Limited to 1 oral and maxillofacial surgery(ies) every date of service to per lifetime, depending on type of service.	**Limited to 1 oral and maxillofacial surgery(ies) per tooth or quadrant per lifetime depending on type of service.**
Routine dental services - Comprehensive dental services - Periodontics	**In-Network** You pay 20% of the total cost.	**In-Network** **You pay a $0 copay.**

	2026 (this year)	2027 (next year)
Routine dental services - Comprehensive dental services - Periodontics	**Out-of-Network** Routine Dental services – Comprehensive dental services - Periodontics are not covered. You pay 30% of the total cost.	**Out-of-Network** **You pay 25% of the total cost.**
Routine dental services - Comprehensive dental services - Periodontics	Limited to 1 periodontic service(s) every 6 months to 3 plan years depending on type of service	**Limited to 1 periodontic service(s) every 6 months to 2 years depending on type of service.**
Routine dental services - Comprehensive dental services - Prosthodontics (fixed)	**In-Network** You pay 20% of the total cost.	**In-Network** **Routine Dental services - Comprehensive dental services - Prosthodontics (fixed) are not covered.**
Routine dental services - Comprehensive dental services - Prosthodontics (fixed)	**Out-of-Network** You pay 30% of the total cost.	**Out-of-Network** **Routine Dental services - Comprehensive dental services - Prosthodontics (fixed) are not covered.**
Routine dental services - Comprehensive dental services - Prosthodontics (fixed)	Limited to 1 prosthodontic (fixed) service(s) every date of service to 7 plan years per tooth depending on type of service.	**Routine dental services - Comprehensive dental services - Prosthodontics (fixed) are not covered.**
Routine dental services - Comprehensive dental services - Restorative services	**In-Network** You pay 20% of the total cost.	**In-Network** **You pay a $0 copay.**

	2026 (this year)	2027 (next year)
Routine dental services - Comprehensive dental services - Restorative services	**Out-of-Network** You pay 30% of the total cost.	**Out-of-Network** **You pay 25% of the total cost.**
Routine dental services - Comprehensive dental services - Adjunctive general services	**In-Network** You pay 20% of the total cost.	**In-Network** **You pay a $0 copay.**
Routine dental services - Comprehensive dental services - Adjunctive general services	**Out-of-Network** You pay 30% of the total cost.	**Out-of-Network** **You pay 25% of the total cost.**
Routine dental services - Comprehensive dental services - Adjunctive general services	Limited to 1 adjunctive general service(s) every date of service to 2 plan years depending on type of service.	**Limited to 1 adjunctive general service(s) every date of service to every 5 years depending on type of service.**
Routine dental services - Comprehensive dental services - Prosthodontics (removable)	**In-Network** You pay 20% of the total cost.	**In-Network** **You pay a $0 copay.**
Routine dental services - Comprehensive dental services - Prosthodontics (removable)	**Out-of-Network** You pay 30% of the total cost.	**Out-of-Network** **You pay 25% of the total cost.**
Routine dental services - Comprehensive dental services - Prosthodontics (removable)	Limited to 1 prosthodontic, removable service(s) every date of service to 5 years depending on type of service.	**Limited to 1 prosthodontic, removable service(s) every year to 5 years depending on type of service.**

	2026 (this year)	**2027 (next year)**
Routine dental services - Diagnostic and preventive dental services - Other preventive dental services	Limited to 1 other preventive dental service(s) every date of service to 3 plan years depending on type of service.	**Limited to 1 other preventive dental services(s) per tooth per 6 months.**
Continuous glucose monitors (CGM)	You pay $0 or 20% of the total cost for each Medicare-covered item. If you are eligible for full Medicare cost-sharing assistance under Delaware Medicaid, you pay a $0 copayment amount.	**You pay a $0 copay for each Medicare-covered item.**
Hearing services - Hearing aids	Limited to 2 hearing aid(s) every year, including a 2-year supply of batteries.	**Limited to 2 hearing aid(s) every year, including a supply of batteries.**
Inpatient hospital care	For covered admissions, per admission: You pay a $0 or $350 copay per day, for days 1 to 5 and a $0 copay per day, for days 6 to 90 for each covered hospital stay If you are eligible for full Medicare cost-sharing assistance under Delaware Medicaid, you pay a $0 copayment amount.	**For covered admissions, per admission:** **You pay a $0 or $375 copay per day, for days 1 to 5 and a $0 copay per day, for days 6 to 90 for each covered hospital stay** **If you are eligible for full Medicare cost-sharing assistance under Delaware Medicaid, you pay a $0 copayment amount.**

	2026 (this year)	**2027 (next year)**
Meals - Post-acute (limitations and exclusions apply)	You pay a $0 copay for post-acute meals. There is a maximum of 3 meals per day for 14 days for a total of 42 meals. Service must be requested within 45 days of discharge from your inpatient stay.	**You pay a $0 copay for post-acute meals.** **There is a maximum of 2 meals per day for 14 days for a total of 28 meals. Service must be requested within 45 days of discharge from your inpatient stay.**
Diagnostic Procedures and tests, Lab Services - Multiple same day services	If you receive multiple services from the same service category on the same day at the same facility, you will be responsible to pay the maximum copay amount for that service category at that location. However, if the benefit for one service is a copay and the benefit for another service is a coinsurance, you may be asked to pay both the copay and the coinsurance. If you are eligible for full Medicare cost-sharing assistance under Medicaid, you pay a $0 copay amount.	**If you receive multiple services from the same service category on the same day at the same facility, you will be responsible for paying the cost-share for each service received.** **If you are eligible for full Medicare cost-sharing assistance under Medicaid, you pay a $0 copay amount.**

	2026 (this year)	2027 (next year)
Diagnostic Radiology, Therapeutic Radiology, X-rays - Multiple same day services	If you receive multiple services from the same service category on the same day at the same facility, you will be responsible to pay the maximum copay amount for that service category at that location. However, if the benefit for one service is a copay and the benefit for another service is a coinsurance, you may be asked to pay both the copay and the coinsurance. If you are eligible for full Medicare cost-sharing assistance under Medicaid, you pay a $0 copay amount.	**If you receive multiple services from the same service category on the same day at the same facility, you will be responsible for paying the cost-share for each service received.** **If you are eligible for full Medicare cost-sharing assistance under Medicaid, you pay a $0 copay amount.**
Partial hospitalization services	You pay a $0 or $175 copay per day for each Medicare-covered service. If you are eligible for full Medicare cost-sharing assistance under Delaware Medicaid, you pay a $0 copayment amount.	**You pay a $0 or $190 copay per day for each Medicare-covered service.** **If you are eligible for full Medicare cost sharing assistance under Delaware Medicaid, you pay a $0 copayment amount.**

	2026 (this year)	2027 (next year)
Intensive Outpatient Program Services	You pay a $0 or $175 copay per day for each Medicare-covered service. If you are eligible for full Medicare cost sharing assistance under Delaware Medicaid, you pay a $0 copayment amount.	**You pay a $0 or $200 copay per day for each Medicare-covered service.** **If you are eligible for full Medicare cost sharing assistance under Delaware Medicaid, you pay a $0 copayment amount.**
Skilled nursing facility (SNF) care	For Medicare-covered admission, per admission: You pay a $0 copay per day, for days 1 to 20, $0 or $218 copay, depending on your Delaware Medicaid eligibility category, per day, for days 21 to 40, and a $0 copay per day, for days 41 to 100 for Medicare-covered skilled nursing facility care. Beyond day 100: You are responsible for all costs. If you are eligible for full Medicare cost-sharing assistance under Delaware Medicaid, you pay a $0 copayment amount.	**For Medicare-covered admission, per admission:** **You pay a $0 copay per day, for days 1 to 20, $0 or $221 copay, depending on your Delaware Medicaid eligibility category, per day, for days 21 to 40, and a $0 copay per day, for days 41 to 100 for Medicare-covered skilled nursing facility care.** **Beyond day 100: You are responsible for all costs.** **If you are eligible for full Medicare cost-sharing assistance under Delaware Medicaid, you pay a $0 copayment amount.**

	2026 (this year)	2027 (next year)
Special Supplemental Benefits for the Chronically Ill (SSBCI) - Qualifying Conditions	The following are not qualified conditions: • Chronic conditions that impair vision, hearing (deafness), taste, touch, and smell • Immunodeficiency and Immunosuppressive disorders Please see your Evidence of Coverage for more information.	**The following are qualified conditions:** • **Chronic conditions that impair vision, hearing (deafness), taste, touch, and smell** • **Immunodeficiency and Immunosuppressive disorders** **Please see your Evidence of Coverage for more information.**
Special Supplemental Benefits for the Chronically Ill (SSBCI) 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,	The benefits shown below are available as part of SSBCI, if you are determined eligible. You pay a $0 copay. You may use your Wellcare Spendables® allowance on these benefits: • Gas pay-at-pump • Healthy Food • Home Assistance and Safety Items and Services • Pest Control Items and Services • Rent Assistance • Utility Assistance	**The benefits shown below are available as part of SSBCI, if you are determined eligible.** **You pay a $0 copay. You may use your Wellcare Spendables® allowance on these benefits:** • **Gas pay-at-pump** • **Healthy Food** • **Personal Care Items** • **Pest Control Items** • **Rent Assistance** • **Robotic Companion Pets** • **Utility Assistance**

	2026 (this year)	2027 (next year)
please contact us or see the plan's Evidence of Coverage.	The following benefits are not covered: • Personal Care Items • Robotic Companion Pets Please see your Evidence of Coverage for more information.	**The following benefits are not covered:** • **Home Assistance and Safety Items and Services** • **Pest Control Services** **Please see your Evidence of Coverage for more information.**
Wellcare Spendables®	You pay a $0 copay. You receive a $75 monthly allowance. Your allowance can be used toward: • Dental, vision, and hearing • Over-the-counter items (OTC) • SSBCI benefits (for members who qualify) Please see your Evidence of Coverage for more information.	**You pay a $0 copay. You receive a $63 monthly allowance.** **Your allowance can be used toward:** • **Dental, vision, and hearing** • **Over-the-counter items (OTC)** • **SSBCI benefits (for members who qualify)** **Please see your Evidence of Coverage for more information.**

***These Medicare-covered services do not need a referral in 2026, but may need a referral in 2027:** Inpatient Hospital-Acute; Inpatient Hospital Psychiatric; Skilled Nursing Facility; Cardiac Rehabilitation Services; Intensive Cardiac Rehabilitation Services; Pulmonary Rehabilitation Services; SET for PAD Services; Partial Hospitalization; Intensive Outpatient Program Services; Home Health Services; Chiropractic Services; Occupational Therapy Services; Physician Specialist Services; Individual Sessions for Mental Health Specialty Services; Group Sessions for Mental Health Specialty Services; Podiatry

Services; Other Health Care Professional; Individual Sessions for Psychiatric Services; Group Sessions for Psychiatric Services; Physical Therapy and Speech Language Pathology Therapy Services; Additional Telehealth Services; Opioid Treatment Services; Diagnostic Procedures/Tests; Lab Services; Diagnostic Radiological Services; Therapeutic Radiological Services; Outpatient X-Ray Services; Outpatient Hospital Services; Outpatient Hospital Observation Services; Ambulatory Surgical Center (ASC) Services; Individual Sessions for Outpatient Substance Abuse; Group Sessions for Outpatient Substance Abuse; Outpatient Blood Services; Dialysis Services; Kidney Disease Education Services; Glaucoma Screening; Diabetes Self-Management Training; Digital Rectal Exams; EKG following Welcome Visit.

Section 1.6 Changes to Part D Drug Coverage

Changes to Our Drug List

Our list of covered drugs is called a formulary or Drug List. A copy of our Drug List is provided electronically.

We made changes to our Drug List, which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs, or moving them to a different cost-sharing tier. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

Most of the changes in the Drug List are new for the beginning of each year. However, we might make other changes that are allowed by Medicare rules that will affect you during the calendar year. We update our online Drug List at least monthly to provide the most up-to-date list of drugs. If we make a change that will affect your access to a drug you're taking, we'll send you a notice about the change.

If you're affected by a change in drug coverage at the beginning of the year or during the year, review Chapter 9 of your *Evidence of Coverage* and talk to your prescriber to find out your options, such as asking for a temporary supply, applying for an exception, and/or working to find a new drug. Call Member Services at 1-844-536-2167 (TTY users call 711) for more information.

Section 1.7 Changes to Prescription Drug Benefits & Costs

Do you get Extra Help to pay for your drug coverage costs?

If you're in a program that helps pay for your drugs (Extra Help), **the information about costs for Part D drugs may not apply to you.** We sent you a separate material, called the *Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs*, which tells you about your drug costs. If you get Extra Help and you don't get this material by September 30th, 2026, call Member Services at 1-844-536-2167 (TTY users call 711) and ask for the *LIS Rider*.

Drug Payment Stages

There are **3 drug payment stages:** the Yearly Deductible Stage, the Initial Coverage Stage, and the Catastrophic Coverage Stage.

- ***Stage 1: Yearly Deductible***

  You start in this payment stage each calendar year. During this stage, you pay the full cost of your Tier 2 (Preferred Brand), Tier 3 (Non-Preferred Drug), Tier 4 (Injectable Drugs), and Tier 5 (Specialty Tier) drugs until you reach the yearly deductible.

- ***Stage 2: Initial Coverage***

  Once you pay the yearly deductible, you move to the Initial Coverage Stage. In this stage, our plan pays its share of the cost of your drugs, and you pay your share of the cost. You generally stay in this stage until your year-to-date Out-of-Pocket costs reach $2,400.

- ***Stage 3: Catastrophic Coverage***

  This is the third and final drug payment stage. In this stage, you pay nothing for your covered Part D drugs. You also pay nothing for excluded drugs that are covered under our enhanced benefit. You generally stay in this stage for the rest of the calendar year.

Drug Costs in Stage 1: Yearly Deductible

The table shows your cost per prescription during this stage.

	2026 (this year)	**2027 (next year)**
Yearly Deductible	If you qualify for Extra Help from Medicare: $0 If you don't qualify for Extra Help from Medicare: $615 During this stage, you pay $4 *standard cost sharing* or $0 *preferred cost sharing* for drugs on Tier 6: Select Care Drugs and the full cost of drugs on Tier 1: Preferred Generic, Tier 2: Generic, Tier 3: Preferred Brand, Tier 4: Non-Preferred Drug, and Tier 5: Specialty Tier until you've reached the yearly deductible.	**If you qualify for Extra Help from Medicare:** **$0** **If you don't qualify for Extra Help from Medicare:** **$700** **During this stage, you pay $15 *standard cost sharing* or $0 *preferred cost sharing* for drugs on Tier 1: Generic and $0 *cost sharing* for drugs on Tier 6: Select Care Drugs and the full cost of drugs on Tier 2: Preferred Brand, Tier 3: Non-Preferred Drug, Tier 4: Injectable Drugs, and Tier 5: Specialty Tier until you've reached the yearly deductible.**

Drug Costs in Stage 2: Initial Coverage

For drugs on Tier 2 (Preferred Brand) and Tier 4 (Injectable Drugs), your cost sharing in the Initial Coverage Stage is changing from a copayment to coinsurance. Go to the following table for the changes from 2026 to 2027.

The table shows your cost per prescription for a one-month supply filled at a network pharmacy with standard and preferred cost sharing.

Most adult Part D vaccines are covered at no cost to you. For more information about the costs of vaccines, or information about the costs for a long-term supply; at a network pharmacy that offers preferred cost sharing; or for mail-order prescriptions, go to Chapter 6 of your *Evidence of Coverage*.

Once you've paid $2,400 out of pocket for covered Part D drugs, you'll move to the next stage (the Catastrophic Coverage Stage).

	2026 (this year)	**2027 (next year)**
If you do qualify for Extra Help from Medicare to help pay for your prescription drug costs		
For generic drugs (including brand drugs treated as generic)	Depending on your level of "Extra Help", you only have to pay the following cost-sharing amounts for your prescription drugs: • $0 copay or • $1.60 copay or • $5.10 copay A one-month (30-day) mail-order prescription is <u>not</u> covered.	**Depending on your level of "Extra Help", you only have to pay the following cost-sharing amounts for your prescription drugs:** • **$0 copay or** • **$1.65 copay or** • **$5.80 copay** **A one-month (30-day) mail-order prescription is <u>not</u> covered.**
For all other covered drugs:	Depending on your level of "Extra Help", you only have to pay the following cost-sharing amounts for your prescription drugs: • $0 copay or • $4.90 copay or • $12.65 copay A one-month (30-day) mail-order prescription is <u>not</u> covered.	**Depending on your level of "Extra Help", you only have to pay the following cost-sharing amounts for your prescription drugs:** • **$0 copay or** • **$5.00 copay or** • **$14.40 copay** **A one-month (30-day) mail-order prescription is <u>not</u> covered.**
If you do not qualify for Extra Help from Medicare to help pay for your prescription drug costs		

	2026 **(this year)**	**2027** **(next year)**
2026: Drug Tier 1 - Preferred Generic: **2027: Drug Tier 1 - Generic:**	*Standard cost sharing:* You pay a $19 copay A one-month (30-day) mail-order prescription is not covered. *Preferred cost sharing:* You pay a $18 copay A one-month (30-day) mail-order prescription is not covered.	***Standard cost sharing:*** **You pay a $15 copay** **A one-month (30-day) mail-order prescription is not covered.** ***Preferred cost sharing:*** **You pay a $0 copay** **A one-month (30-day) mail-order prescription is not covered.**
2026: Drug Tier 2 - Generic: **2027: Drug Tier 2 - Preferred Brand:**	*Standard cost sharing:* You pay a $20 copay Insulin products are not covered on this tier. A one-month (30-day) mail-order prescription is not covered. *Preferred cost sharing:* You pay a $19 copay Insulin products are not covered on this tier. A one-month (30-day) mail-order prescription is not covered.	***Standard cost sharing:*** **You pay 25% of the total cost** **You pay no more than $35 per month supply of each covered insulin product on this tier.** **A one-month (30-day) mail-order prescription is not covered.** ***Preferred cost sharing:*** **You pay 25% of the total cost** **You pay no more than $35 per month supply of each covered insulin product on this tier.** **A one-month (30-day) mail-order prescription is not covered.**

	2026 (this year)	**2027 (next year)**
2026: Drug Tier 3 - Preferred Brand: **2027: Drug Tier 3 - Non-Preferred Drug:**	*Standard cost sharing:* You pay 25% of the total cost You pay no more than $35 per month supply of each covered insulin product on this tier. A one-month (30-day) mail-order prescription is not covered. *Preferred cost sharing:* You pay 25% of the total cost You pay no more than $35 per month supply of each covered insulin product on this tier. A one-month (30-day) mail-order prescription is not covered.	***Standard cost sharing:* You pay 30% of the total cost** **You pay no more than $35 per month supply of each covered insulin product on this tier.** **A one-month (30-day) mail-order prescription is not covered.** ***Preferred cost sharing:* You pay 29% of the total cost** **You pay no more than $35 per month supply of each covered insulin product on this tier.** **A one-month (30-day) mail-order prescription is not covered.**

	2026 **(this year)**	**2027** **(next year)**
2026: Drug Tier 4 - Non-Preferred Drug: **2027: Drug Tier 4 - Injectable Drugs:**	*Standard cost sharing:* You pay a $100 copay. You pay no more than $35 per month supply of each covered insulin product on this tier. A one-month (30-day) mail-order prescription is not covered. *Preferred cost sharing:* You pay a $100 copay You pay no more than $35 per month supply of each covered insulin product on this tier. A one-month (30-day) mail-order prescription is not covered.	***Standard cost sharing:*** **You pay 25% of the total cost** **Insulin products are not covered on this tier.** **A one-month (30-day) mail-order prescription is not covered.** ***Preferred cost sharing:*** **You pay 25% of the total cost** **Insulin products are not covered on this tier.** **A one-month (30-day) mail-order prescription is not covered.**
Drug Tier 5 - Specialty Tier:	*Standard cost sharing:* You pay 25% of the total cost A one-month (30-day) mail-order prescription is not covered. *Preferred cost sharing:* You pay 25% of the total cost A one-month (30-day) mail-order prescription is not covered.	***Standard cost sharing:*** **You pay 25% of the total cost** **A one-month (30-day) mail-order prescription is not covered.** ***Preferred cost sharing:*** **You pay 25% of the total cost** **A one-month (30-day) mail-order prescription is not covered.**

	2026 (this year)	**2027 (next year)**
Drug Tier 6 - Select Care Drugs:	*Standard cost sharing:* You pay a $4 copay A one-month (30-day) mail-order prescription is not covered. *Preferred cost sharing:* You pay a $0 copay A one-month (30-day) mail-order prescription is not covered.	***Standard cost sharing:*** **You pay a $0 copay** **A one-month (30-day) mail-order prescription is not covered.** ***Preferred cost sharing:*** **You pay a $0 copay** **A one-month (30-day) mail-order prescription is not covered.**

We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.

SECTION 2 Administrative Changes

The information in the Administrative Changes grid below reflects year-over-year changes to your plan that do not directly impact benefits or cost-shares.

	2026 (this year)	2027 (next year)
Covered supplemental benefits you receive from our network providers.	Services are provided through our current network of vendors.	**Our vendor network may change in 2027. Review the 2027 *Provider & Pharmacy Directory* to see if your providers are in our network.**
Deeming period change	If you are no longer eligible for Delaware Medicaid, you may stay enrolled in the plan for **6 months** while you try to regain Medicaid eligibility.	**If you are no longer eligible for Delaware Medicaid, you may stay enrolled in the plan for 3 months while you try to regain Medicaid eligibility.**

	2026 (this year)	2027 (next year)
Wellcare Spendables®	Items purchased in store or online may be returned following the retailers return and exchange policies.	**Items purchased online are final sale. If item is damaged or spoiled, please contact us.**

SECTION 3 How to Change Plans

To stay in Wellcare Delaware First Health Dual Select (HMO-POS D-SNP), you don't need to do anything. Unless you sign up for a different Medicare health plan or change to Original Medicare by December 7, you'll automatically be enrolled in our Wellcare Delaware First Health Dual Select (HMO-POS D-SNP).
If you want to change plans for 2027, follow these steps:

- **To change to a different Medicare health plan,** enroll in the new plan. You'll be automatically disenrolled from Wellcare Delaware First Health Dual Select (HMO-POS D-SNP). Remember, not all Medicare health plans cover prescription drugs. Also, be aware that for many plans, you can't join a Medicare health plan and simultaneously purchase a prescription drug plan.
- **To change to Original Medicare with separate Medicare drug coverage,** you can enroll in a Part D plan, and you'll automatically be disenrolled from Wellcare Delaware First Health Dual Select (HMO-POS D-SNP).
- **To change to Original Medicare without a drug plan,** you can send us a written request to disenroll or visit our website to disenroll online at go.wellcare.com/DE. Call Member Services at 1-844-536-2167 (TTY users call 711) for more information on how to do this. Or call **Medicare** at 1-800-MEDICARE (1-800-633-4227) and ask to be disenrolled. TTY users can call 1-877-486-2048.
- **To learn more about Original Medicare and the different types of Medicare plans,** visit Medicare.gov, check the *Medicare & You 2027* handbook, call your State Health Insurance Assistance Program (go to Section 5), or call 1-800-MEDICARE (1-800-633-4227).

Section 3.1 Deadlines for Changing Plans

People with Medicare can make changes to their coverage from **October 15 – December 7** each year.

If you enrolled in a Medicare Advantage plan for January 1, 2027, and don't like your plan choice, you can switch to another Medicare health plan (with or without Medicare drug coverage) or switch to

Original Medicare (with or without separate Medicare drug coverage) between January 1 – March 31, 2027.

Section 3.2 Are there other times of the year to make a change?

In certain situations, people may have other chances to change their coverage during the year. Examples include people who:

- Have Delaware Medicaid
- Get Extra Help paying for their drugs
- Have or are leaving employer coverage
- Move out of our plan's service area

Because you have Delaware Medicaid, you can end your membership in our plan by choosing one of the following Medicare options in any month of the year:

  - Original Medicare *with* a separate Medicare prescription drug plan,
  - Original Medicare *without* a separate Medicare prescription drug plan (If you choose this option, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment.), or
  - If eligible, an integrated D-SNP that provides your Medicare and most or all of your Delaware Medicaid benefits and services in one plan.

If you recently moved into or currently live in an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (with or without Medicare drug coverage) or switch to Original Medicare (with or without separate Medicare drug coverage) at any time. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for 2 full months after the month you move out.

SECTION 4 Get Help Paying for Prescription Drugs

You may qualify for help paying for prescription drugs. Different kinds of help are available:

- **Extra Help from Medicare.** People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs, including monthly drug plan premiums, yearly deductibles, and coinsurance. Also, people who qualify won't have a late enrollment penalty. To see if you qualify, call:

- 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048, 24 hours a day, 7 days a week.
- Social Security at 1-800-772-1213 between 8 a.m. and 7 p.m., Monday – Friday for a representative. Automated messages are available 24 hours a day. TTY users can call, 1-800-325-0778.
- Your State Delaware Medicaid office.

- **Help from your state's pharmaceutical assistance program (SPAP).** Delaware has a program called Delaware Prescription Assistance Program (DPAP) that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program (SHIP). To get the phone number for your state, visit shiphelp.org, or call 1-800-MEDICARE.
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible people living with HIV/AIDS have access to life-saving HIV medications. To be eligible for the ADAP operating in your state, you must meet certain criteria, including proof of state residence and HIV status, low income as defined by the state, and uninsured/under-insured status. Medicare Part D drugs that are also covered by ADAP qualify for prescription cost-sharing help through The AIDS Drug Assistance Program (ADAP). For information on eligibility criteria, covered drugs, how to enroll in the program, or, if you're currently enrolled, how to continue getting help, call The AIDS Drug Assistance Program (ADAP), at 1-302-744-1050 (TTY 711) from 8:00 a.m. - 4:30 p.m. local time, Monday - Friday. Be sure, when calling, to inform them of your Medicare Part D plan name or policy number.
- **The Medicare Prescription Payment Plan.** The Medicare Prescription Payment Plan is a payment option that works with your current drug coverage to help you manage your out-of-pocket costs for drugs covered by our plan by spreading them across the calendar year (January – December). Anyone with a Medicare drug plan or Medicare health plan with drug coverage (like a Medicare Advantage plan with drug coverage) can use this payment option. If you're participating in the Medicare Prescription Payment Plan and stay in the same Part D plan, your participation will be automatically renewed for 2027 you do not need to submit a new election request to continue participating in 2027. **This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs.**

  Extra Help from Medicare and help from your SPAP and ADAP, for those who qualify, is more advantageous than participation in the Medicare Prescription Payment Plan. To learn more about this payment option, call us at 1-833-750-9969 (TTY users call 1-800-716-3231) or visit Medicare.gov.

SECTION 5 Questions?

Get Help from Wellcare Delaware First Health Dual Select (HMO-POS D-SNP)

- **Call Member Services at 1-844-536-2167. (TTY users call 711.)**

  We're available for phone calls. 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. Calls to these numbers are free.

- **Read your 2027 *Evidence of Coverage***

  This *Annual Notice of Change* gives you a summary of changes in your benefits and costs for 2027. For details, go to the 2027 *Evidence of Coverage* for Wellcare Delaware First Health Dual Select (HMO-POS D-SNP). The *Evidence of Coverage* is the legal, detailed description of our plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. Get the *Evidence of Coverage* on our website at go.wellcare.com/DE or call Member Services at 1-844-536-2167 (TTY users call 711) to ask us to mail you a copy.

- **Visit** go.wellcare.com/DE

  Our website has the most up-to-date information about our provider network (*Provider & Pharmacy Directory*) and our *List of Covered Drugs* (formulary/Drug List).

Get Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Delaware, the SHIP is called Delaware Medicare Assistance Bureau (DMAB).

Call Delaware Medicare Assistance Bureau (DMAB) to get free personalized health insurance counseling. They can help you understand your Medicare and Delaware Medicaid plan choices and answer questions about switching plans. Call Delaware Medicare Assistance Bureau (DMAB) at 1-800-336-9500. Learn more about Delaware Medicare Assistance Bureau (DMAB) by visiting (https://insurance.delaware.gov/).

Get Help from Medicare

- **Call 1-800-MEDICARE (1-800-633-4227)**

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users can call 1-877-486-2048.

- **Chat live with Medicare.gov**

  You can chat live at Medicare.gov/talk-to-someone.

- **Write to Medicare**

  You can write to Medicare at PO Box 1270, Lawrence, KS 66044

- **Visit Medicare.gov**

  The official Medicare website has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area.

- **Read *Medicare & You 2027***

  The *Medicare & You 2027* handbook is mailed to people with Medicare every fall. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. Get a copy at Medicare.gov or by calling 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

Get Help from Delaware Medicaid

Call Delaware Medicaid at 1-866-843-7212 from 8:00 a.m. - 4:30 p.m. ET, Monday - Friday. TTY users call 711 for help with Delaware Medicaid enrollment or benefit questions.