2020 Agents' First Look

Prescription Drug Plans





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A Message from Mike Polen

Thank you for your interest in representing WellCare Health Plans. We appreciate your commitment to the Medicare beneficiaries you serve, and we work hard to provide you with quality plans that care for your clients' entire well-being.

Our quality Part D Prescription Drug Plans give you affordable options you can feel good about representing to your Medicare beneficiaries. We've also invested time and resources to give you best-in-industry agent tools, which make it easier and faster for you to process applications and grow your business.

The Prescription Drug Plan Agents' First Look provides an overview of WellCare, how we support you. As we continue to grow our footprint through prescription drug and market expansion, we are going back to the basics of what white-glove service truly means. We are re-evaluating all facets of our business to ensure the right foundation is in place to support our agent, member and provider partners.

THANK YOU for all you do to support the Medicare beneficiaries and WellCare members in your community.

Michael Polen

Michael Polen Executive Vice President Medicare and Operations



Our Promise to Your Clients

Agents like you are the local market faces of WellCare's commitment to the health and well-being of our Medicare beneficiaries. It's important that you represent plans you can believe in. You can feel good about presenting WellCare to your clients.

Our plans have predictable costs, low deductibles and co-pays. WellCare's Medicare Part D Prescription Drug Plans offer affordable coverage on the prescription medications your clients need to help them live a healthier life.



Hi, I'm Your WellBeing.

I represent how good your clients can feel when they have support from WellCare.

Introducing Your WellBeing

In our 2020 Medicare marketing, you'll see the renewed commitment we make to help your clients in every area of their lives – physically, emotionally and socially. Our brand icon, known as "Your WellBeing," represents this commitment, because when all areas of your clients' lives are supported, their well-being thrives.



Resources and Support for Agent Success

We offer the following resources to make it easier for you to grow your business as you present our products to Medicare beneficiaries.

Tools for Success

- **Personalized Non-Agent Assisted Enrollment URL** When Medicare beneficiaries use your personalized URL to enroll in a WellCare plan, you get commissions for the non-agent-assisted enrollment.
- **Online Agent Connect Portal** Online portal allows you to check the status of applications, monitor your book of business, view commission statements and communicate with WellCare.
- **Electronic Enrollment Platform** Submit enrollment applications anytime, online or offline, from your desktop computer or mobile/tablet device.
- **Paper Application Fax Confirmation** We offer a personal bar code sheet that will track your faxed paper applications and email you a confirmation within minutes of submission.
- Online Provider and Formulary Directories Easy access to formularies and our provider network.
- **Real-Time Local Market Support** Local offices with district sales managers, sales assistants and marketing outreach specialists offer you real-time support.



Weekly Advanced Commission – receive up-front commissions shortly after applications are processed and approved. No waiting for monthly payments!



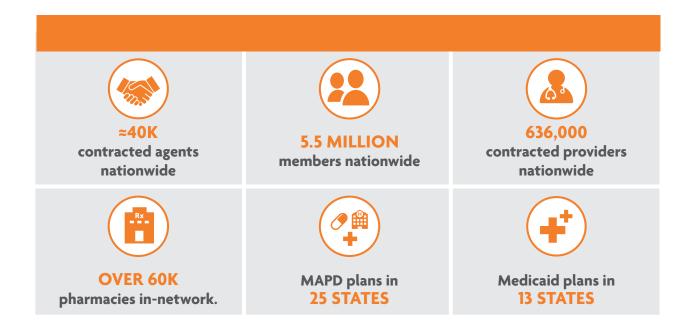
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Resources for a Better Medicare Beneficiary Experience

- Dependable Networks Over 60k pharmacies.
- Nationwide Prescription Drug Coverage- Plans in all 50 states and Washington D.C.

Part D Prescription Drug Growth

- 2 basic plans designed for low income subsidy members; 4 enhanced plans including multiple low premium products.
- 1.6M new PDP members nationwide.



OVERVIEW

Here are more details about the WellCare PDP portfolio this year. This is a portfolio of plans your customers will love.

- WellCare will offer six prescription drug plans nationwide in 2020 2 basic, 4 enhanced
- Medicare Rx Saver, Medicare Rx Select, Medicare Rx Value Plus rebranded with WellCare name for 2020
- 204 plans total
- All PDPs are fully commissionable
- All plans continue to offer \$0 Tier 1 at preferred mail and discounts on Tiers 2 & 3 through CVS Caremark Home Delivery
- Our plans feature a variety of network options so there is something for everyone





Basic Plans:

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- WellCare Classic and WellCare Medicare Rx Saver Plans expected to remain below the benchmark in most states making these plans a great fit for members who qualify for the low income subsidy (LIS)
- Depending on level of subsidy (Extra Help), members may pay low monthly premiums and low to no copays
- All Tier 1 drugs will be covered for \$0 (after deductible) at preferred cost share pharmacies
- Classic preferred pharmacy network includes CVS, select independent pharmacies
- WellCare Medicare Rx Saver preferred pharmacy network will include CVS and Walmart, and many grocery chains

	2020	
\$435 on all tiers		
Preferred	Standard	
\$0	\$1-\$3	
\$1-\$3	\$2-\$12	
\$27-\$35	\$33-\$47	
32-40%	40-50%	
25%	25%	
	\$0 \$1-\$3 \$27-\$35 32-40%	

NOTE: Always use the correct resources to locate the member's specific cost-share. *Plan does not offer additional coverage in the gap. Healthcare Reform only.

WellCare will offer 3 low premium products in 2020 with a variety of network choices.

WellCare Wellness Rx

- New for 2020, WellCare will launch the Wellness Rx PDP
- Will be our lowest premium standalone PDP plan and expected to be one of the lowest premium plans in the country
- Features robust drug coverage and \$0 Tier 1 at preferred pharmacies
- Deductible only applies to Tiers 3-5
- Preferred pharmacies include Walmart and many regional grocers

	2020	
All 34 Regions		
\$435 on (T3-5)		
Preferred	Standard	
\$0	\$8	
\$3-\$8	\$15	
\$38-\$43	\$47	
46-48%	50%	
25%	25%	
	\$0 \$3-\$8 \$38-\$43 46-48%	

NOTE: Always use the correct resources to locate the member's specific cost-share. *Plan does not offer additional coverage in the gap. Healthcare Reform only.



WellCare Value Script and WellCare Medicare Rx Select

- Both low premium products will continue to be offered in all regions
- NEW for 2020, Walgreens will be an in network for the Rx Select Plan
- Preferred network for Value Script will continue to include CVS and independent pharmacies
- Preferred network for the Rx Select Plan will continue to include CVS and grocery store chains

Value Script and Select Plans	20	20
Geography	Deductible varies by region (Tiers 3-5)	
Deductible	Rx Select: Varies by Region (Tiers 3-5) Value Script: \$435 (Tiers 3-5)	
	Preferred	Standard
Tier 1: Preferred Generic	\$0	\$5-\$15
Tier 2: Generic	\$3-\$10	\$9-\$20
Tier 3: Preferred Brand	\$43-\$47	\$47
Tier 4: Non-Preferred Drug	42-49%	47-50%
Tier 5: Specialty Tier	25-27%	25-27%
	1	1

NOTE: Always use the correct resources to locate the member's specific cost-share. *Plan does not offer additional coverage in the gap. Healthcare Reform only.

WellCare Medicare Rx Value Plus

- WellCare's richest, highest premium offering featuring a \$0 deductible on all tiers
- In store copays as low as \$1 at preferred pharmacies
- Preferred pharmacy network include CVS, Walmart, and many grocery chains

Value Plus Plan		2020	
Geography	All 34 Regions		
Deductible	\$0		
	Preferred	Standard	
Tier 1: Preferred Generic	\$1	\$10	
Tier 2: Generic	\$4	\$20	
Tier 3: Preferred Brand	\$47	\$47	
Tier 4: Non-Preferred Drug	42-50%	42-50%	
Tier 5: Specialty Tier	33%	33%	