UPDATE TO YOUR ANNUAL NOTICE OF CHANGES (ANOC) FOR 2025

The language in this update is current as of August 2024. If there are any changes, they will be available by October 15 on the plan's website.

September 1, 2024

This notice is attached to your ANOC to inform you of changes to Section 1.3 and Section 6. The changes are required by the Centers for Medicare & Medicaid Services (CMS). All other terms and conditions described in the ANOC still apply.

Section 1.3 Changes to Part D Prescription Drug Coverage, under "Changes to Your Cost Sharing in the Initial Coverage Stage"

At the beginning of the chart, your ANOC currently shows:

Stage	2024 (this year)	2025 (next year)
Stage 2: Initial Coverage Stage Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs, and you pay your share of the cost.	Your cost for a one-month supply at a network pharmacy:	Your cost for a one-month supply at a network pharmacy:

The language has been changed under the 2024 and 2025 columns as shown in *italic* font below:

Stage	2024 (this year)	2025 (next year)
Stage 2: Initial Coverage Stage Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your	Your cost for a one-month supply is:	Your cost for a one-month supply is:
drugs, and you pay your share of the cost.		

Section 1.3 Changes to Part D Prescription Drug Coverage, under "Changes to Your Cost Sharing in the Initial Coverage Stage"

At the end of the chart, your ANOC currently shows:

Stage	2024 (this year)	2025 (next year)
The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 4, Section 5 of your Evidence of Coverage.	Once your total drug costs have reached \$5,030, you will move to the next stage (the Coverage Gap Stage).	Once you have paid \$2,000 out of pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).
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. Most adult Part D vaccines are covered at no cost to you.		

The language has been changed to remove the first 2 paragraphs in the left column. It now reads as shown below:

Stage	2024 (this year)	2025 (next year)
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. Most adult Part D vaccines are covered at no cost to you.	Once your total drug costs have reached \$5,030, you will move to the next stage (the Coverage Gap Stage).	Once you have paid \$2,000 out of pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).

Section 6 Programs That Help Pay for Prescription Drugs

Your ANOC currently shows:

• Prescription Cost-sharing Assistance for Persons with HIV/AIDS. The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals 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 prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the AIDS Drug Assistance Program (ADAP) in your state as outlined in your ANOC. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the AIDS Drug Assistance Program (ADAP) in your state as outlined in your ANOC.

This bullet has been changed to add information shown in *italic* font below:

• Prescription Cost-sharing Assistance for Persons with HIV/AIDS. The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. *To be eligible for the ADAP operating in your State*, individuals 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 prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the AIDS Drug Assistance Program (ADAP) in your state as outlined in your ANOC. For information on eligibility criteria, covered drugs, how to enroll in the program *or if you are currently enrolled how to continue receiving assistance*, call the AIDS Drug Assistance Program (ADAP) in your state as outlined in your ANOC. *Be sure, when calling, to inform them of your Medicare Part D plan name or policy number.*

Please call us at the phone number listed on the back of your ID card if you have questions. 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.

Thank you,

Wellcare Prescription Insurance, Inc.

"Wellcare" is issued by WellCare Prescription Insurance, Inc.