

# 2026 Summary of Benefits

January 1, 2026 – December 31, 2026

## WellSense Choice (HMO)

H6851-003

# Summary of Benefits

WellSense Health Plan is an HMO plan with a Medicare contract. Enrollment in WellSense Medicare Advantage HMO plans depends on contract renewal.

The benefit information provided does not list every service we cover or list every limitation or exclusion. To get a complete list of services we cover, call us at **800-967-4497** (TTY users should call **711**) and ask for the Evidence of Coverage. You can also see our Evidence of Coverage at our website, **[wellsense.org/yourmedicare](https://wellsense.org/yourmedicare)**.

To join WellSense Choice (HMO) you must have both Medicare Part A and Part B, and live in our service area. Our service area includes Hillsborough county in New Hampshire.

Except in emergent, urgent care situations, or other situations as described in our Evidence of Coverage, if you use a non-contracted, out-of-network provider, we may not pay for these services.

## Coverage outside of the United States

Our plan only provides coverage for emergency services and urgently needed services received outside of the United States and its territories. Our plan cannot cover a drug purchased outside the United States or its territories. Your membership must end if you are no longer a United States citizen or lawfully present in the United States.

## How to file a complaint

Contact us promptly to file a complaint, either by phone or in writing. Usually, calling Member Service at the number below is the first step. If there is anything else you need to do, Member Service will let you know. If you do not wish to call (or you called and were not satisfied), you can put your complaint in writing and send it to us. The investigation will be completed as quickly as possible. You can mail your complaint to:

WellSense Health Plan, Attn: Member Service  
100 City Square, Suite 200, Charlestown, MA 02129

Most complaints are answered within 30 calendar days. If we need more information and the delay is in your best interest or if you ask for more time, we can take up to 14 more calendar days (44 calendar days total) to answer your complaint.

## Right to cancel

Beneficiaries have the right to cancel their enrollment by notifying WellSense either by calling to request cancellation by the last day of the month before their coverage starts OR within seven days from the date of the Outbound Enrollment Verification letter they receive from WellSense once they are enrolled, whichever is later.

For coverage and costs of Original Medicare, you can read the "**Medicare & You**" handbook. You can view it online at **[Medicare.gov](https://www.medicare.gov)** or get a copy by calling **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.

This document is available in other formats such as braille, large print, or other alternate formats at no cost if you need it.

### For more information, please call us at:

- Current members: **855-833-8128** • Prospective members: **800-967-4497** • TTY users: **711**
- Hours are Monday – Friday, 8 a.m. – 8 p.m. (Representatives are available 7 days a week, 8 a.m. – 8 p.m. from Oct. 1 – March 31)

You can also visit our website at **[wellsense.org/yourmedicare](https://wellsense.org/yourmedicare)** for more information.

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Services that are covered for you	What you must pay when you get these services
<b>Medical Premium, Deductible and Limits</b>	
<b>Monthly Plan Premium</b>	<p>\$13.90 per month</p> <p>(Your Premium could be less if you qualify for "Extra Help." Please see our Evidence of Coverage, Chapter 2, Section 7 for more information.)</p> <p>You must continue to pay your Medicare Part B premium.</p>
<b>Deductible</b>	This plan does not have a medical deductible.
<b>Maximum Out-of-Pocket Responsibility</b> (Does not include Part D prescription drugs or supplemental benefits)	<p>You pay no more than \$4,200 annually for Medicare-covered services you receive from in-network providers.</p> <p>Includes copayments and other costs for medical services for the year (does <b>not</b> include supplemental benefit cost-sharing).</p> <p>If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services, and we will pay the full cost for the rest of the year.</p>
<b>Medical Benefits</b>	
<b>Inpatient Hospital Care</b> <i>Prior authorization is required.</i>	\$450 copay per day for days 1 – 7 of each hospital stay
<b>Outpatient Hospital Services, including Outpatient Observation</b> Cost-sharing for other services provided in the outpatient hospital are based on the services provided and listed elsewhere in this document. <i>Prior authorization may be required.</i>	\$425 copay for outpatient hospital surgery \$450 copay per day for outpatient hospital observation services
<b>Ambulatory Surgical Services (Day Surgery, Surgical Day Care, Surgi-Centers, Ambulatory Surgical Centers)</b> <i>Prior authorization may be required.</i>	\$400 copay per visit
<b>Doctor's Office Visits – Primary Care Providers (PCP) or Specialist</b> These visits may be available in-person or by telehealth. There is no cost sharing for the "Welcome to Medicare" physical or annual wellness visit. <i>Prior authorization may be required for some services.</i>	<p><b>PCP:</b> \$0 copay per visit</p> <p><b>Specialist:</b> \$35 copay per visit</p>

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<p><b>Preventive Care</b></p> <p>Coverage is provided for the following Medicare-covered preventive services:</p> <ul style="list-style-type: none"><li>• Abdominal aortic aneurysm screening</li><li>• Alcohol misuse counseling</li><li>• Annual wellness visit</li><li>• Bone mass measurement</li><li>• Breast cancer screening (mammogram)</li><li>• Cardiovascular disease testing</li><li>• Cervical and vaginal cancer screening</li><li>• Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy)</li><li>• Depression screening</li><li>• Diabetes screening</li><li>• HIV screening</li><li>• Immunizations, including flu shots, hepatitis B shots, pneumonia shots</li><li>• Medical nutrition therapy services</li><li>• Medicare Diabetes Prevention Program (MDPP)</li><li>• Obesity screening and therapy</li><li>• Prostate cancer screenings (PSA)</li><li>• Sexually transmitted infections screening and counseling</li><li>• Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)</li><li>• Welcome to Medicare preventive visit (one-time)</li></ul> <p>Other preventive services are available and may have a cost and/or may be subject to prior authorization, such as a CT scan for Lung Cancer Screening.</p>	<p>There is no coinsurance, copayment or deductible applied to this benefit by the plan.</p>

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<b>Emergency Care</b> Emergency care refers to services that are: <ul style="list-style-type: none"><li>• Furnished by a provider qualified to furnish emergency services, and</li><li>• Needed to evaluate or stabilize an emergency medical condition.</li></ul> You may get covered emergency medical care whenever you need it, anywhere in the world, up to a combined \$50,000 per calendar year.	\$150 copay per visit Cost sharing for necessary emergency services furnished out-of-network is the same as services furnished in-network. If you are admitted to the hospital within 24 hours of discharge from the emergency room, this cost sharing will be waived.
<b>Urgent Care Services</b> Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury, or condition that requires immediate medical care. You may get covered urgently needed services whenever you need it, anywhere in the world, up to a combined \$50,000 per calendar year.	\$65 copay per visit Cost sharing for necessary urgent care services furnished out-of-network is the same as services furnished in-network. If you are admitted to the hospital within 24 hours of discharge from an urgent care center, this cost sharing will be waived.

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<p><b>Diagnostic Services, Labs, Therapeutic Services/Supplies and Imaging</b></p> <p>Covered services include, but are not limited to:</p> <ul style="list-style-type: none"><li>• X-rays</li><li>• Radiation (radium and isotope) therapy including technician materials and supplies</li><li>• Surgical supplies, such as dressings</li><li>• Laboratory tests</li><li>• Blood - including storage and administration. Coverage of whole blood and packed red cells begins only with the fourth pint of blood that you need - you must either pay the costs for the first 3 pints of blood you get in a calendar year or have the blood donated by you or someone else. All other components of blood are covered beginning with the first pint used</li><li>• Diagnostic non-laboratory tests such as CT scans, MRIs, EKGs and PET scans</li><li>• Other outpatient diagnostic tests</li></ul> <p><i>Prior authorization may be required for some services, including but not limited to genetic testing, CT Scans, MRIs, PET/Nuclear Medicine, Intensity Modulated Radiation Therapy and other select services.</i></p>	<p><b>Outpatient Procedures and Tests:</b> \$0 copay when performed and billed by the PCP, \$10 copay for all other providers</p> <p><b>Outpatient Laboratory Tests:</b> \$0 copay when performed and billed by the PCP, \$10 copay for all other providers</p> <p><b>Therapeutic Radiological Services:</b> 20% coinsurance</p> <p><b>X-rays and other Diagnostic Imaging/ Ultrasounds:</b> \$80 copay per test</p> <p><b>Advanced Diagnostic Radiology Services:</b></p> <ul style="list-style-type: none"><li>• <b>CT/CTA Scan:</b> \$80 copay per test</li><li>• <b>MRI/MRA:</b> \$150 copay per test</li><li>• <b>PET/Nuclear Imaging:</b> \$350 copay per test</li></ul>
<p><b>Hearing Services</b></p> <p>Coverage is provided for diagnostic Medicare-covered hearing and balance evaluations to determine if you need medical treatment.</p>	<p><b>Medicare-covered hearing exam:</b> \$35 copay per visit</p>

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<p><b>Hearing Services – Supplemental</b></p> <ul style="list-style-type: none"> <li>• A yearly routine hearing exam</li> <li>• Hearing aid fitting and evaluation: one hearing aid fitting and evaluation every year</li> <li>• Hearing aids: up to two TruHearing-branded hearing aids every year (one per ear, per year). Benefit is limited to TruHearing's Advanced and Premium hearing aids.</li> </ul> <p>Fitting and evaluation exams: You must use a TruHearing provider for these exams as they are an integral part of the process for obtaining hearing aids. To use your hearing aid benefit, please call Member Service at <b>855-833-8128</b> (for TTY, dial <b>711</b>) to schedule an appointment. You must also use a participating hearing provider who is contracted with our hearing vendor to receive coverage for the yearly routine hearing exam.</p>	<p><b>Routine hearing exam:</b> \$0 copay</p> <p><b>Fitting and evaluation exams for hearing aids:</b> \$0 copay</p> <p><b>Hearing aids:</b> \$699 copay per aid for Advanced Aids \$999 copay per aid for Premium Aids</p>
<p><b>Dental Services</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• Medicare-covered dental services</li> </ul>	<p><b>Medicare-covered dental services:</b> \$35 copay per visit</p>
<p><b>Dental Services – Supplemental</b></p> <ul style="list-style-type: none"> <li>• Preventive dental care <ul style="list-style-type: none"> <li>- Cleanings (2 every year)</li> <li>- Exams (2 every year)</li> <li>- Fluoride treatments (2 every year)</li> <li>- Bitewing X-rays (2 every year)</li> <li>- Other diagnostic (1 every year)</li> <li>- Other preventive services (1 every 3 years per tooth on unrestored permanent molars)</li> </ul> </li> <li>• Comprehensive dental care <ul style="list-style-type: none"> <li>- Extractions</li> <li>- Restorative care</li> <li>- Endodontic care</li> <li>- Periodontic care</li> <li>- Crowns</li> <li>- Dentures</li> <li>- Surgical procedures</li> </ul> </li> <li>• \$4,000 annual benefit amount for covered comprehensive services. Any amount not used at the end of the calendar year will expire.</li> </ul> <p>You must use a participating dental provider who is contracted with our dental vendor to receive coverage for your supplemental dental benefits.</p>	<p><b>Preventive dental:</b> \$0 copay</p> <p><b>Comprehensive dental:</b> 50% coinsurance</p>

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<p><b>Vision Services</b></p> <p>Covered services include:</p> <ul style="list-style-type: none"> <li>• Medicare-covered vision services, including: <ul style="list-style-type: none"> <li>- A yearly glaucoma screening and diabetic eye exam</li> <li>- Outpatient physician services for the diagnosis and treatment of diseases and injuries of the eye, including treatment for age-related macular degeneration</li> <li>- One pair of eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens</li> </ul> </li> </ul>	<p><b>Medicare-covered eye exam:</b> \$35 copay  <b>Medicare-covered eyewear:</b> \$0 copay</p>
<p><b>Vision Services - Supplemental</b></p> <p>Our plan offers the OTC + Vision debit card. The plan provides \$200 per calendar year towards costs of eligible vision services and items. The vision allowance can be spent on routine vision exams, eyeglasses, frames, lenses, contact lenses or hardware upgrades.</p>	<p>Once your annual allowance is exhausted, you will be responsible for the entire cost of these services and items.</p>
<p><b>Mental Health Care</b></p> <p><b>Inpatient:</b> There is a 190-day lifetime limit for inpatient services in a <b>psychiatric</b> hospital. The 190-day limit does not apply to Mental Health Services provided in a psychiatric unit of a general hospital.</p> <p><b>Outpatient:</b> Services include, but are not limited to: individual and group counseling, psychotherapy and psychological testing.</p> <p><i>Prior authorization is required for some outpatient specialty services, such as Transcranial Magnetic Stimulation (TMS) and Applied Behavioral Analysis (ABA).</i></p>	<p><b>Inpatient:</b> \$430 copay per day for days 1 – 6 of each hospital stay  <b>Outpatient:</b> \$70 copay per visit</p>



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<b>Skilled Nursing Facility Care (SNF)</b> Coverage is provided for up to 100 medically necessary days per benefit period. Prior hospital stay is not required. A benefit period begins on the first day a member is admitted to a skilled nursing facility and ends when the member has been out of a skilled nursing facility for 60 consecutive days. There may be more than one benefit period per year. <i>Prior authorization is required.</i>	\$0 copay per day for days 1-20 \$218 copay per day for days 21-100
<b>Outpatient Rehabilitation Services</b> Coverage is provided for physical (PT), occupational (OT) and speech language therapy (ST). <i>Prior authorization may be required.</i>	<b>PT:</b> \$80 copay per visit <b>OT:</b> \$55 copay per visit <b>ST:</b> \$80 copay per visit
<b>Ambulance</b> <i>Prior authorization is required for non-emergency ground and air ambulance transportation services.</i>	<b>Ground ambulance:</b> \$350 copay per trip <b>Air ambulance:</b> 50% coinsurance per trip
<b>Routine transportation</b>	Not covered
Additional Benefits	
<b>Outpatient Substance Use Disorder Services</b> Individual and group sessions for outpatient substance use disorder	\$45 copay per visit
<b>Opioid Treatment Program Services</b>	<b>PCP:</b> \$0 copay per visit <b>Psychiatrist:</b> \$70 copay per visit
<b>Foot Care</b> Coverage is provided for Medicare-covered podiatry services. <i>Prior authorization may be required.</i>	\$35 copay per visit
<b>Durable Medical Equipment (DME)</b> Coverage is provided for Medicare-covered Durable Medical Equipment including but not limited to wheelchairs, oxygen, etc. <i>Prior authorization is required for DME that costs \$500 or more.</i>	20% coinsurance

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<b>Prosthetic Devices</b> Coverage is provided for Medicare-covered prosthetic devices, including but not limited to braces, artificial limbs, etc. <i>Prior authorization is required for prosthetic devices that cost \$500 or more.</i>	20% coinsurance
<b>Diabetes Supplies and Services</b> Coverage is provided for Medicare-covered diabetes supplies and services, including but not limited to: <ul style="list-style-type: none"><li>• Blood glucose meter</li><li>• Blood glucose test strips</li><li>• Lancet devices and lancets</li><li>• Glucose control solutions for checking the accuracy of test strips, glucose meters and glucose monitors</li><li>• Therapeutic shoes and inserts for people with diabetes who have severe diabetic foot disease</li></ul> <i>Prior authorization is required for diabetes supplies and services and diabetic therapeutic shoes/inserts that cost \$500 or more.</i>	0% coinsurance for covered Meters, Test Strips, Lancets, Testing Solutions and Monitors  20% coinsurance for therapeutic shoes and inserts.
<b>Over-the-Counter (OTC) items</b> Coverage is provided for Medicare-covered services and supplies available over-the-counter at a participating retailer. <ul style="list-style-type: none"><li>• \$50 will be added to the OTC + Vision debit card per calendar quarter. Any unused amounts will not be rolled-over to the next calendar quarter within the same calendar year.</li></ul>	There is no coinsurance, copayment or deductible applied to this benefit.
<b>Nursing Hotline</b>	There is no coinsurance, copayment or deductible applied to this benefit.

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<b>Chiropractic Care</b> Coverage is provided only for manual manipulation of the spine to correct subluxation.	\$20 copay per visit
<b>Home Health Care</b> <i>Prior authorization is required.</i>	\$0 copay
<b>Renal Dialysis</b> Coverage is provided for Medicare-covered dialysis equipment and supplies.	20% coinsurance
<b>Hospice Care</b> Coverage is provided by Original Medicare when you enroll in a Medicare-certified hospice program. Your hospice services and your Part A and Part B services related to your terminal prognosis are paid for by Original Medicare.	There is no coinsurance, copayment or deductible applied to this benefit by the plan.
<b>Home Meals Program</b> Coverage is provided for home delivered meals to a member's residence. You are eligible to receive 28 home-delivered meals upon discharge from an inpatient acute care setting. You will receive two meals a day for 14 days delivered to your home. The meals benefit must be requested within 30 days of discharge.	There is no coinsurance, copayment or deductible applied to this benefit.

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<p><b>Medicare Part B Drugs (including Insulin Drugs)</b></p> <p>Some drugs are covered by Medicare Part B and some are covered by Medicare Part D. Part B drugs do not count toward your Part D out-of-pocket costs. This plan offers step therapy from one Part B drug to another Part B drug.</p> <p><i>Prior authorization may be required for some drugs, including insulin drugs.</i></p>	<p>20% coinsurance</p> <p>Part B insulin drugs are subject to a \$35 copay for a 30-day supply.</p>
<b>Part D Prescription Drug Benefits</b>	
<b>Annual Prescription Deductible</b>	<p>\$0 for Tier 1 and Tier 2 Part D prescription drugs</p> <p>\$495 for Tier 3, Tier 4 and Tier 5 Part D prescription drugs.</p>
<b>Initial Coverage</b>	<p>In this stage, you pay the copayment or coinsurance listed until you have spent a total of \$2,100 in out-of-pocket costs within the calendar year.</p>

# WellSense Choice (HMO) Summary of Benefits

Retail	30-day supply	90-day supply
<b>Tier 1:</b> Preferred Generic	\$0 copay	\$0 copay
<b>Tier 2:</b> Generic	\$10 copay	\$25 copay
<b>Tier 3:</b> Preferred Brand	\$47 copay	\$132 copay
<b>Tier 4:</b> Non-Preferred Drug	\$100 copay	\$280 copay
<b>Tier 5:</b> Specialty Tier	27% coinsurance	N/A
<b>Tier 3 and 4:</b> Covered Insulin Drugs	\$35 copay	\$105 copay
Mail Order	30-day supply	90-day supply
<b>Tier 1:</b> Preferred Generic	\$0 copay	\$0 copay
<b>Tier 2:</b> Generic	\$0 copay	\$0 copay
<b>Tier 3:</b> Preferred Brand	\$45 copay	\$130 copay
<b>Tier 4:</b> Non-Preferred Drug	\$97 copay	\$275 copay
<b>Tier 5:</b> Specialty Tier	27% coinsurance	N/A
<b>Tier 3 and 4:</b> Covered Insulin Drugs	\$35 copay	\$105 copay
<b>Catastrophic Coverage</b>	After your total out-of-pocket drug cost reaches \$2,100, you won't pay anything for your Medicare Part D covered drugs for the rest of the year.	

# 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 800-967-4497 (TTY: 711) Monday through Friday 8 a.m. to 8 p.m. We are open daily Oct. 1 through March 31.

## Understanding the Benefits

- ☐ The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It's important to review plan coverage, cost and benefits before you enroll. Visit [wellsense.org/medicare](https://wellsense.org/medicare) or call 800-967-4497 (TTY: 711) to view a copy of the EOC.
- ☐ 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 medicines 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

- ☐ **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.
- ☐ In addition to your monthly premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- ☐ Benefits, premiums and/or copayments/co-insurance may change on January 1, 2027.
- ☐ 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).
- ☐ **PPO plans** - Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher copay for services received by non-contracted providers.