



General Agency Policies and Procedures

2007

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## PURPOSE

WellCare is dedicated to conducting operations in accordance with the highest level of business and community ethics, and in compliance with applicable governing laws. WellCare recognizes the ramifications that both deliberate and accidental misconduct in the health care industry can pose to beneficiaries. As such, WellCare is committed to ensuring that it operates under the highest ethical and moral standards, and that its activities comply with all applicable laws and CMS guidelines.

WellCare has developed this manual in accordance with applicable state and federal laws, and Medicare contract requirements. WellCare will engage in full compliance with all applicable legal duties and expects all contracted entities to also do so.

The policies and procedures and standards of conduct contained within this manual are not to be considered as all inclusive, but serve to supplement the terms and agreements outlined in the Producer Agreement. The documents contained herein are subject to change. WellCare will provide periodic updates to this manual. All contracted entities are responsible for ensuring their Sales Representatives have read, received, understand and agree to abide by the information in this manual and all subsequent updates.

## COMPANY OVERVIEW

WellCare is a leading provider dedicated to government-sponsored health plans such as Medicare, Medicaid, State Children's Health Insurance Programs and others.

Founded in 1985, our team of more than 3,000 associates, over 25,000 physician partners and 60,000+ pharmacies serve over 2 million members across the country. The WellCare Group of Companies operates plans under the WellCare, Staywell, HealthEase, Harmony and Preferred *One* brands. WellCare's recent launches include stand-alone Prescription Drug Plans and Open Access Private Fee-For-Service Plans.

WellCare is committed to sound principles of corporate governance. In furtherance of this commitment, WellCare has adopted and operates pursuant to the principles set forth in its corporate ethics and compliance program, the Trust Program.

Our company headquarters are based in Tampa, FL. Regional offices include: Miami, FL; Manhattan, NY; North Haven, CT; Baton Rouge, LA; Marietta, GA; and Chicago, IL; which is also headquarters for Harmony Health Plan.

### **Vision**

WellCare is dedicated to being the leader in government-sponsored healthcare programs in partnership with the members, providers and government we serve.

### **Mission**

WellCare will:

- Enhance our members' health and quality of life
- Partner with providers and governments to provide quality, cost-effective healthcare solutions

- Create a rewarding and enriching environment for our associates

## Values

### *Partnership*

Members are the reason we are in business; providers are our partners in serving our members; and regulators are the stewards of the public's resources and trust. We will deliver excellent service to our partners.

### *Integrity*

Our actions must consistently demonstrate a high level of integrity that earns the trust of those we serve.

### *Accountability*

All associates must be responsible for the commitments we make and the results we deliver.

### *Teamwork*

With our fellow associates, we can expect - and are expected to demonstrate - a collaborative approach in the way we work.

## STANDARDS OF CONDUCT

The WellCare Standards of Conduct guide the decisions and actions of WellCare. All Sales Representatives of WellCare must accept individual responsibility to conduct WellCare business in an ethical and compliant manner by consistently adhering to the WellCare Standards of Conduct. Refer to Appendix A: TRUST Program brochure Standards of Conduct (pages 10-23) for additional information.

## CODE OF CONDUCT

As a leading provider of Medicare products for over 20 years, WellCare has established a reputation for providing quality products at affordable rates for beneficiaries. In an effort to ensure all independent producers and sales agents contracted with WellCare are representing our plans with the highest degree of integrity, every sales agent must abide by the WellCare Sales Agent Code of Conduct.

**1. Respect the Beneficiary:** Provide guidance with the beneficiary's best interest in mind at all times. It is important to be respectful of their wishes and to understand their unique health care needs. Sales agents should be available for any questions or concerns before and after the sale.

**2. Provide Full Disclosure:** Present all plan options completely, with full disclosure of any plan limitations. Always compare WellCare plans to the beneficiary's current coverage to ensure they understand differences in features, benefits, costs and access to providers.

**3. Follow Proper Marketing Guidelines:** Follow approved marketing methods for setting appointments and conducting sales sessions as outlined by CMS regulations. Do not solicit individuals via door-to-door sales, phone calls or unsolicited email. Do not solicit or enroll members where health care services are dispensed.

**4. Use Approved Materials:** Use only WellCare and CMS approved materials. Do not alter the materials in any way. WellCare has developed all the sales and marketing material needed to present plan information to the beneficiary. WellCare also makes these materials available in multiple languages. Beneficiaries must be able to review materials in their native language.

**5. Proper Use Of Sales Tactics:** Never use high pressure sales tactics to influence a beneficiary's decision to enroll. Allow the beneficiary time to review and understand the information. Offer them independent sources of information such as the CMS web site: [www.cms.hhs.gov](http://www.cms.hhs.gov)

**6. Representation:** Always represent yourself and your firm appropriately. Make sure that they understand you represent WellCare, and are not an employee of Medicare, Social Security or any other government agency.

**7. Use Enrollment Forms Correctly:** Do not back-date, falsify or alter any enrollment document or form. Applications must be submitted so that information on the original copy matches exactly with the copy that was left with the prospective member. Completed enrollment forms must be mailed or faxed to WellCare within 24 hours of the date the beneficiary signed the form.

**8. Do Not Discriminate:** To ensure fairness, do not discriminate against potential enrollees on the basis of health status, ethnicity, or any other improper criteria. If you believe a beneficiary lacks understanding of the program or is of questionable competence, you must observe proper procedure by having the member's chosen authorized representative present at the time of enrollment and approve the member's decision.

**9. Comply With Oversight Standards:** WellCare has rigorous compliance standards for all independent sales agents. Sales agents must know and understand the importance of these standards. They include:

- Licensing and background checks on all sales agents
- Training on products, CMS regulations and marketing practices, and procedural workflows (e.g., claims and billing). This includes an emphasis on product knowledge regarding benefit design, features, and limitations
- Full compliance with this Sales Agent Code of Conduct

To ensure compliance with all marketing guidelines and the Code of Conduct, all Sales Agents should understand that WellCare undertakes the following initiatives:

- Deployment of a secret shopper service to pose as potential beneficiaries to experience the sales process/presentation
- Completion of mandatory training and testing for all sales agents
- Revocation of selling privileges for sales agents who do not complete this training and score 80% on the required testing
- Mandatory new member call-backs to 100% of new enrollees to confirm that their sales experience was positive and that they understand their benefits
- Follow-up calls to all beneficiaries enrolled by any terminated sales agent to confirm their enrollment decision or facilitate disenrollment
- Monitors sales data for potential issues and to educate or even terminate agents based on our findings, with emphasis on proactive resolution of issues
- Monitors a confidential compliance Hot Line where members, associates and government regulators can report concerns about potential marketing misconduct

- WellCare will ensure full compliance with CMS Marketing Guidelines and has a zero tolerance policy for non-compliance. WellCare will promptly terminate any contracts of non-compliant sales agents or sales management personnel.

## POLICY AND PROCEDURE QUICK REFERENCE CHART

Policy #	Policy Name	Description	Effective Date
C26NS-018	Contract Agency – Agency Due Diligence	Defines due diligence required prior to executing on a contract	1/15/2007
C26NS-019	Contract Agency – Agent Certification	Defines certification required prior to authorizing contracting agents to write	1/15/2007
C26NS-038	National Sales Training Program	Outlines sales training requirements at the time of hire and annually	4/30/07
C26NS-008	Distribution/Obtaining Approved Marketing Materials	Defines the process for ordering/re-ordering marketing materials & enrollment kits	4/30/2007
C26NS-036	Use & Maintenance of Protected Health Information	Defines PHI and the use and maintenance of PHI	4/30/2007
C26NS-003	Enrollment Cessations Period and Capacity Limit	Defines communication when capacity limit on any plan is reached.	1/15/2007
C26NS-005	Eligibility for Enrollment	Defines enrollment periods and requirements for each.	1/15/2007
C26NS-023	Enrollment / Disenrollment Forms – Signature Requirements	Ensures applications are signed by beneficiaries or their legal representative	1/15/2007
C26NS-006	Promotion of Plan to the General Public	Ensures benefits are applicable to enrollee.	1/15/2007
C26NS-007	Information Disclosure to Prospective Members	Ensures required CMS info is provide and informed decision.	1/15/2007
C26NS-010	Submission of Enrollment Applications	Defines application submission time-frames and sanctions	1/15/2007
C26NS-011	Prohibited Marketing Activity: Discrimination	Prohibited marketing activity	1/15/2007
C26NS-012	Prohibited Marketing Activity: Attempt to Mislead Applicants	Prohibited marketing activity	1/15/2007
C26NS-013	Prohibited Marketing Activity: Offering Inducements	Prohibited marketing activity	1/15/2007
C26NS-014	Prohibited Marketing Activity: Miscellaneous Solicitation	Prohibited marketing activity	1/15/2007
C26NS-021	Verification Process - Eligibility	Defines workflow and requirements for verifying Medicaid eligibility	1/15/2007
C26NS-027	Commission and Chargeback Process - Medicare	Defines the Statement, payment and chargeback process	1/15/2007
C26NS-029	Business Inquiry Process – Contracted Writing Agents	Defines how a contracted agency submits an inquiry regarding membership and commissions	1/15/2007
C26NS-020	Oversight of Marketing / Sales Activity	Defines requirements, timing and reporting required for compliance	1/15/2007

## COMPLIANCE / TRUST REPORTING

All representatives of WellCare have a duty to report all compliance related violations, including but not limited to improper conduct, marketing violations, suspected fraud or abuse, and any action that suggests a violation of applicable state or federal laws, regulations, codes,

accreditation standards, or WellCare policies and procedures, to the Corporate Ethics and Compliance program: TRUST.

Suspected compliance violations may be reported to TRUST in writing or by calling the Compliance Hotline: 1-866-678-8355. Refer to Appendix A: TRUST Program brochure for additional information.

## HIPAA

All representatives of WellCare are responsible for ensuring the confidentiality of beneficiaries' Protected Health Information (PHI) as defined by the Health Information and Portability Accountability Act (HIPAA). Refer to Appendix A: TRUST Program brochure for additional information.

## CERTIFICATION

### *Agency Due Diligence*

CMS requires Plans to maintain ultimate responsibility for fulfilling the terms and conditions set forth in the Plan's contract with CMS. Plans that enter into a contract with an entity to perform specific responsibilities of the CMS contract will be held liable by CMS for the entity's failure to meet contractual requisites performed by the entity.

WellCare will ensure due diligence is performed prior to entering into a contract with General Agents/Writing Agents. Refer to C26NS-018 for the complete policy.

### *Agent Certification*

CMS requires Plans to ensure that individuals who conduct marketing activities on behalf of the Plan are licensed by the state and are not included on the exclusions list. WellCare does not permit individuals who are unlicensed or who are included on the exclusions list to:

- Market the plan products;
- Receive commissions; or
- Assist with the completion of an enrollment application.

Refer to C26NS-019 for the complete policy.

### *Agent Training*

CMS requires plans to ensure that marketing activities are conducted in accordance with CMS guidelines, as stated in CFR §422.80 Approval of Marketing Materials and the Medicare Marketing Guidelines.

WellCare has in place a training program designed to ensure that all Sales Representatives receive training on CMS marketing guidelines, Federal and State regulations and laws, and the WellCare internal policies and procedures.

Refer to C26NS-038 for the complete policy.

## MARKETING

### ***Use of Approved Marketing Materials - Distribution / Obtaining Approved Marketing Materials***

CMS requires Plans to ensure that marketing materials are approved by CMS prior to use.

Sales Representatives may only use WellCare materials that have been approved by CMS and distributed by WellCare for use. Any alteration of these marketing materials must be submitted to WellCare for CMS approval prior to using the altered documents. Altered documents may not be used unless authorized by WellCare.

Sales Representatives are responsible for ensuring they distribute / reference WellCare marketing material that is current and approved by CMS. To obtain current approved materials, including pre-enrollment kits, enrollment applications, marketing brochures, provider directories and other marketing materials, Sales Representatives must contact their GA Manager or the local market.

The GA Managers/local markets will utilize WellCare's Creative Services on-line ordering tool to order / re-order all materials. Refer to C26NS-008 for the complete policy.

### ***Promotion of the Benefit Plan***

CMS requires all Plans to ensure that all eligible Medicare recipients are provided the opportunity to enroll in an approved Plan.

Sales Representatives are required to ensure that all items and services offered by the Plan are available to all eligible Medicare beneficiaries who reside in the CMS approved service areas. In addition, Sales Representatives must promote Plan benefits using only the marketing materials provided by WellCare. Refer to C26NS-006 for the complete policy.

### ***Marketing & Enrollment Cessation Periods / Capacity Limits***

CMS requires Plans to accept enrollments during the CMS mandatory election periods, unless the Plan has an enrollment limit and the number of applicants wanting to enroll in the Plan exceeds the enrollment limit.

The WellCare National Sales Support team will notify all General/Writing Agencies of any situations that arise may warrant the cessation of marketing and enrollment activity. All agencies and Sales Representatives are required to cease marketing activities when such notification is received. Refer to C26NS-003 for the complete policy.

### ***Prohibited Marketing Activities***

- **Discrimination**

CMS requires Plans to ensure they do not deny, limit, or condition covering or furnishing benefits to individuals who are eligible to enroll in a Medicare Advantage plan on the basis of any factor that may be construed as discrimination.

Sales Representatives will avoid engaging in the practice of discrimination, including the practice of selective marketing (i.e. "cherry-picking") and gerrymandering.

With the exception of screening for End Stage Renal Disease (ESRD), Sales Representatives may not conduct a pre-enrollment health screening or ask questions about the health or physical status of a potential member. Refer to C26NS-011 for the complete policy.

- **Misrepresentation / Attempt to Mislead**

CMS prohibits Plans from engaging in activities that could mislead or confuse Medicare beneficiaries, or misrepresent the benefits and services provided by the Plan.

Sales Representatives may only use marketing material and sales presentations that WellCare has distributed to the Agencies. In addition, Sales Representatives may not make erroneous statements, claims, or promises that conflict with, materially alter, or erroneously expand upon the information contained in CMS-approved materials. Sales Representatives also may not alter WellCare materials and sales presentations once they are approved for use. Refer to C26NS-012 for the complete policy.

- **Offering Inducements**

CMS requires Plans to ensure that all promotional activities, including provider promotional activities, comply with all relevant Federal and State laws.

Sales Representatives will not offer or give remuneration to a person to induce the referral of a Medicare beneficiary to the Plan. In addition, Sales Representatives will not offer post-enrollment inducements that compensate members based on their utilization of services. Refer to C26NS-013 for the complete policy.

- **Miscellaneous Solicitation**

CMS requires Plans to ensure that all marketing solicitation is conducted in accordance with CMS guidelines and federal regulations.

***Door-to-Door Solicitation.*** Sales Representatives are prohibited from conducting door-to-door solicitation of Medicare beneficiaries. Sales Representatives may visit a home if they have been invited by the beneficiary or their legally authorized representative.

***Emails.*** Sales Representatives will not send e-mails to a Medicare beneficiary unless the beneficiary agrees to receive e-mails from WellCare. In addition, Sales Representatives will not rent, buy or use e-mail lists to distribute information about MA plans or the Part D benefits, nor will Sales Representatives acquire e-mail addresses through any type of directory. Refer to C26NS-014 for the complete policy.

***Telemarketing.*** Sales Representatives will adhere to the Federal Trade Commission Requirements for Sellers and Telemarketers, the Federal Communication Commission, and applicable state laws when conducting outbound telemarketing activities. Additionally, Sales Representatives will comply with the National "Do Not Call" registry, honor "do not call" requests, and abide by Federal and state calling hours.

## ENROLLMENT

### ***Eligibility for Enrollment***

CMS requires Plans to ensure applicants of an MA or MA-PD meet eligibility requirements as defined by CMS.

Sales Representatives are responsible for screening applicants to assist with determining if enrollment eligibility is met, e.g. making sure they are in a valid enrollment period. Refer to C26NS-005 for the complete policy.

### ***Signature Requirements***

CMS requires enrollment forms to be signed by the beneficiary or their legally authorized representative.

Sales Representatives will not forge or knowingly accept a signature other than the beneficiary or their legal representative on an enrollment application, nor will they accept an unsigned/blank application. Refer to C26NS-023 for the complete policy.

### ***Information Disclosure***

CMS requires plans to provide potential members with specific information necessary for them to make an informed decision to enroll in the Plan. CMS further requires that all active members are provided with specific Plan information at the time of enrollment.

Sales Representatives are responsible for ensuring that applicants are provided with the required information, and that the applicant understands the information provided. Refer to C26NS-007 for the complete policy.

### ***Submitting the Enrollment Application***

CMS requires Plans to have an effective system for receiving, controlling, and processing enrollment applications.

Sales Representatives must submit all applications received to the National Sales Support Center in a timely manner; knowledge of and adherence to the submission timeframes will prevent non-compliance with CMS. Refer to C26NS-010 for the complete policy.

### ***Verification Process - Eligibility***

CMS requires Plans to ensure applicants of a Special Needs Plan (SNP) meet the requirements for enrollment in the SNP.

To ensure applicants are eligible for enrollment in the WellCare SNP, Sales Representatives are required to call the National Sales Support Center Verification Line at: 1-866-211-0544 at the time the enrollment application is completed.

EXCEPTION: When enrolling applicants at a seminar or in a group setting, Sales Representatives are not required to call the Verification Line at the time of enrollment. However, WellCare encourages Sales Representatives to call the Verification Line within 24-48 hours from the time the application was completed.

Once the application is completed, all applications with required documentation must be received by the Plan within five calendar days or by the fifth day of the following month, whichever is soonest. Refer to C26NS-019 for the complete policy.

### ***Commission Process***

CMS requires a Plan's compensation structure to withhold or withdraw payment from Sales Representatives when an enrollee disenrolls in an unreasonably short timeframe.

WellCare has adopted a commission and chargeback policy that delineates the timeframes and process to charge back Sales Representative when members disenroll from the plan within 93 days of their effective date. Refer to C26NS-027 for the complete policy.

### ***Business Inquiry Process***

WellCare has in place a process designed to research and resolve inquiries from Sales Representative regarding membership and commissions. Refer to C26NS-029 for the complete policy.

## PERFORMANCE

### ***Performance Standards***

Sales Representatives are responsible for ensuring they perform sales / marketing activities in accordance with all applicable state and federal laws, CMS guidelines and WellCare policies and procedures. Specific performance measures and sanctions have been outlined and are included on the Performance Monitoring Matrix. Refer to C26NS-020 for the complete policy.

### ***Monitoring & Reporting***

CMS requires Plans to continuously monitor and audit internal processes to ensure compliance with all applicable state and federal laws and CMS guidelines. Plans are further required to promptly implement corrective actions when areas requiring improvement are identified.

Sales Representatives are responsible for ensuring they perform sales / marketing activities in accordance with all applicable state and federal laws, CMS guidelines and WellCare policies and procedures. In addition, Sales Representatives are responsible for ensuring marketing and enrollment activities are conducted in a manner that ensures Medicare beneficiaries understand they are enrolling in the Plan and they understand the rules of the Plan.

WellCare will routinely monitor various activities, e.g. enrollment/disenrollment activities, TRUST violations, grievances, etc., to ensure members are not being misled and to ensure the integrity of the Plan.

WellCare will report the findings of monitoring activities to Contracted Writing Agencies on a schedule as outlined in the Performance Monitoring Matrix. When audit results identify the existence of an actual or potential compliance violation, the NSSC team will immediately report the findings to TRUST for additional investigation. Refer to C26NS-020 for the complete policy.

## ACKNOWLEDGEMENTS / ATTESTATIONS



*Receipt of Information and Agreement of Compliance*

My signature below indicates:

- I have received and read the WellCare General Agent Policy and Procedure manual.
- I understand the requirements outlined in this manual and agree to abide by them.
- I understand that this manual is not all-inclusive and that there may be additional requirements that I am required to abide by.
- I understand that this manual will be periodically updated and that I am responsible for ensuring I am aware of and understand these updates.
- I have read the WellCare Standards of Conduct and the WellCare Code of Conduct and commit to abide by it.
- I understand that violation of any part of WellCare's policies and procedures may subject me to corrective actions including, but not limited to, termination of association/contract with WellCare, and/or possible legal action as specified by the WellCare contract, CMS guidelines, and/or State/Federal regulations.

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Agent Name – Please PRINT

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Agent Signature

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Agency / FMO Name

---

Date

## APPENDIX



PARTNERSHIP | INTEGRITY | ACCOUNTABILITY | TEAMWORK

WellCare's Corporate Ethics and Compliance Program. The *Trust* Program provides guidance and oversight to ensure that our work is performed in an ethical and legal manner. Compliance Hot Line: **1-866-678-8355**





# WellCare Health Plans, Inc.



The WellCare  
Group of  
Companies

WellCare Health Plans, Inc., WCG Health Management, Inc., The WellCare Management Group, Inc., WellCare of Florida, Inc., HealthEase of Florida, Inc., WellCare of Ohio, Inc., WellCare of New York, Inc., WellCare of Georgia, Inc., WellCare of Connecticut, Inc., WellCare of Louisiana, Inc., Harmony Health Systems, Inc., Harmony Health Plan of Illinois, Inc., Harmony Health Management, Inc., Harmony Behavioral Health, Inc., Comprehensive Health Management, Inc., Comprehensive Health Management of Florida, L.L.C., WellCare Healthy Communities Foundation, Inc., WellCare Prescription Insurance, Inc.



Statement from  
the Chief  
Executive Officer

WellCare Health Plans, Inc. and the other members of the WellCare Group of Companies (collectively, “WellCare”) aim to be leading providers of high-quality, cost-effective managed health care services for federal and state government programs. Due to the increasingly complex ethical and legal questions facing all participants in the health care industry, WellCare has unified its existing corporate ethics and compliance policies by implementing this comprehensive corporate ethics and compliance program, entitled the *Trust* Program.

The goal of the *Trust* Program is to establish a culture of integrity and trust within WellCare. The *Trust* Program will continue to promote prevention, detection and the resolution of conduct that does not conform to applicable federal or state laws or our high standards of business ethics. The *Trust* Program applies to WellCare, its Board of Directors, associates and, as applicable, its business partners.

The *Trust* Program provides guidance and oversight to ensure that our work is performed in an ethical and legal manner. The *Trust* Program cannot substitute for an individual's personal sense of honesty, integrity and fairness. I encourage people within the WellCare community to rely on their common sense in recognizing right from wrong and to use the *Trust* Program to ensure that we adhere to high ethical standards.

As new business challenges raise complex legal or ethical questions, please review the *Trust* Program to help guide your conduct. The *Trust* Program should serve us well in our business decisions.

Sincerely,



Todd S. Farha

President and

Chief Executive Officer



Elements of  
WellCare's  
*Trust* Program

## I. General

WellCare's corporate ethics and compliance program, entitled the *Trust* Program, consists of five structural components: a) the written elements of the *Trust* Program, b) the Vision, Mission and Core Values, c) the Standards of Conduct, d) the Compliance Organization and e) the Policies and Procedures underlying the *Trust* Program.

The *Trust* Program does not attempt to restate all of WellCare's existing Policies and Procedures regarding ethical and legal compliance and is not intended to replace any of our Policies and Procedures. Rather, the *Trust* Program is intended to unify and build upon those Policies and Procedures, all of which remain in place and are a vital component of the *Trust* Program.

## II. Scope of the *Trust* Program

The *Trust* Program applies to the WellCare Group of Companies, its Board of Directors ("Directors"), associates, and, as applicable, its business partners. The WellCare Group of Companies currently consists of WellCare Health Plans, Inc., WCG Health Management, Inc., The WellCare Management Group, Inc., WellCare of Florida, Inc., HealthEase of Florida, Inc., WellCare of New York, Inc., WellCare of Georgia, Inc., WellCare of Connecticut, Inc., WellCare of Louisiana, Inc., Harmony Health Systems, Inc., Harmony Health Plan of Illinois, Inc., Harmony Health Management, Inc., Harmony Behavioral Health, Inc., Comprehensive Health Management, Inc., Comprehensive Health Management of Florida, L.C., WellCare Prescription Insurance, Inc. (collectively, "WellCare"). Any new companies that WellCare may acquire or establish from time to time will also become subject to the *Trust* Program.

Additionally, WellCare encourages, and in some cases requires, its business partners, including independent contractors, to follow the *Trust* Program's values. WellCare considers our business partners to include, among others, our delegated service vendors (e.g., entities that take risk from WellCare), service vendors (e.g., entities that provide basic services to WellCare), delegated entities (e.g., clinical labs and durable medical equipment companies), WellCare's regulatory stewards and WellCare's contracted providers (e.g., physicians and hospitals).

WellCare believes that our members ("Members") will also benefit from the *Trust* Program because they deserve to have their vital health care needs served by a company with high standards of business ethics.

### III. Purpose of the *Trust* Program

The *Trust* Program is designed to assist WellCare to conduct its business in accordance with applicable federal and state laws and WellCare's high standards of business ethics. Additionally, the *Trust* Program is intended to satisfy the requirements of the Federal Sentencing Guidelines, the Department of Health and Human Services, the regulations of the Office of the Inspector General, the regulations of the various regulatory agencies in each of the states we serve, the Securities and Exchange Commission and the New York Stock Exchange. The *Trust* Program provides a framework for action within WellCare and is a prerequisite to achieving our business goals.

As part of the *Trust* Program, WellCare has created and will continue to create a more detailed set of Policies and Procedures specifically relating to our Medicare plans, Medicaid plans and all other product lines.

Within 90 days from the implementation of the *Trust* Program and any substantive revisions to the *Trust* Program, each operating company within The WellCare Group of Companies must adopt the *Trust* Program or any such revisions and, on an ongoing basis, must continue to create any further Policies and Procedures as may be necessary for its operations.

### IV. Vision and Mission

The vision of WellCare is:

To be the leader in government-sponsored healthcare programs in partnership with the members, providers, governments and communities we serve.

The mission of WellCare is to:

Enhance our members' health and quality of life;

Partner with providers and governments to provide quality, cost-effective healthcare solutions; and

Create a rewarding and enriching environment for our associates.

## V. Core Values

WellCare integrates four core values into our vision and mission.

### 1. Partnership

Members are the reason we are in business; providers are our partners in serving our members; and regulators are the stewards of the public's resources and trust. We will deliver excellent service to our partners.

### 2. Integrity

Our actions must consistently demonstrate a high level of integrity that earns the trust of those we serve.

### 3. Accountability

All associates must be responsible for the commitments we make and the results we deliver.

### 4. Teamwork

With our fellow associates, we can expect – and are expected to demonstrate – a collaborative approach in the way we work.

## VI. Standards of Conduct

WellCare's Standards of Conduct guide the decisions and actions of WellCare. All Directors and associates must accept the individual responsibility and duty to conduct WellCare's business in an ethical and compliant manner by consistently adhering to these Standards of Conduct. Additionally, WellCare has created an environment enabling all of its Directors and associates to exercise this individual responsibility and duty.

## VII. WellCare Will Comply with All Applicable Laws

WellCare, its Directors and associates are responsible for complying with the *Trust* Program, applicable federal and state laws, rules and regulations and WellCare's high standards of business ethics. All representatives of WellCare must become and remain knowledgeable regarding the legal and regulatory requirements applicable to their respective positions, duties and contractual requirements. Although Directors and associates are not expected to know all of the details of these laws, rules and regulations, it is important to know enough to determine when to seek advice from supervisors or the Legal Services Area. The *Trust* Program is designed to support WellCare in this effort.

## VIII. WellCare, Its Directors and Associates Will Support the *Trust* Program

The *Trust* Program is designed to assist WellCare to fulfill its responsibilities to all of the constituents of the WellCare community, including Directors, associates, business partners and Members. It is the responsibility and duty of each Director and associate to uphold all aspects of the *Trust* Program. The *Trust* Program will be used in all of WellCare's daily activities. WellCare is open to suggestions for improvement to the *Trust* Program from any person at any level of WellCare. WellCare anticipates that the *Trust* Program will continue to evolve over time to adapt to necessary changes.

## IX. Fair Enforcement Throughout WellCare

The *Trust* Program, federal and state laws and WellCare's high standards of business ethics will be enforced, suspected violations will be investigated and violations will be corrected, all in a fair manner regardless of the suspected violator's position within WellCare.

It is a violation of the *Trust* Program for WellCare to take retaliatory action against its Directors, associates, business partners, Members or other persons within the WellCare community who have a reasonable good faith belief that a violation has occurred and who then report a suspected violation to a supervisor, the Chief Compliance Officer, the Corporate Compliance Department, Legal Services Area or others.

It is the duty of every Director, associate and business partner to report when a reasonable good faith belief suggests that a violation of the *Trust* Program has occurred. The Corporate Compliance Department, Human Resources or the Legal Services Area will investigate suspected violations of the *Trust* Program. Disciplinary action for violations of the *Trust* Program, federal and state laws or WellCare's high standards of business ethics will be undertaken according to applicable Policies and Procedures in consultation with the Chief Compliance Officer or other persons or areas designated by the Chief Compliance Officer.

The imposition of discipline or corrective action will be based upon a consideration of the facts and circumstances and other appropriate factors and will be applied to all Directors, associates and business partners without regard to title or level of responsibility within the organization. Civil or criminal law enforcement authorities or regulators may have to be notified if there are possible violations of law. Any such notification will be made by the Chief Compliance Officer who has the authority for determining whether notification is required under the *Trust* Program. In such event, WellCare will cooperate with appropriate law enforcement authorities in any ensuing audit, investigation or prosecution.

Any waiver of any standards of conduct contained in the *Trust* Program for Directors or executive officers may be made only by the Board of Directors or a committee of the Board and will be promptly disclosed to stockholders as required by applicable laws, rules and regulations, including the rules of the Securities and Exchange Commission and the New York Stock Exchange.

## X. Compliance Organization

The Board of Directors of WellCare Health Plans, Inc. has adopted the *Trust* Program, and has required that each operating company within the WellCare Group of Companies adopt the *Trust* Program. The Board of Directors of WellCare Health Plans, Inc. oversees the activities of the Boards of Directors of WellCare's regional operating companies through such means as it deems appropriate. Members of senior management are responsible for ensuring that WellCare, its Directors, associates and, in some cases, its business partners comply with the *Trust* Program, applicable federal and state laws and WellCare's high standards of business ethics. WellCare's Directors have designated the Chief Compliance Officer, with the assistance of a Corporate Compliance Committee, to have the authority to implement the *Trust* Program. The Chief Compliance Officer is responsible for coordinating the efforts of all associates involved in the *Trust* Program. Additionally, WellCare's Directors created the Corporate Compliance Committee consisting of certain senior Area Leaders, the Chief Executive Officer, the Chief Compliance Officer, the General Counsel and such others as may from time to time be necessary as determined by the Chief Compliance Officer.

WellCare has a Corporate Compliance Department within the Legal Services Area which reports to the Chief Compliance Officer and assists the Corporate Compliance Committee in implementing and monitoring the *Trust* Program. The Corporate Compliance Department is supported by a Corporate Compliance Counsel who advises the Corporate Compliance Committee with respect to the *Trust* Program.

Certain associates within the Legal Services Area, Area Leaders, department directors and managers and others, as needed, will be designated as "Compliance Coordinators" to assist in implementing and monitoring the *Trust* Program. In that capacity, the Compliance Coordinators will be responsible for ensuring compliance within their areas of operations and for reporting suspected violations of the *Trust* Program, applicable federal and state laws and WellCare's high standards of business ethics.

All Directors and associates of WellCare are participants in the *Trust* Program and may be required to certify in writing on an annual basis that he or she has conducted WellCare's business in compliance with the *Trust* Program.

## XI. Education and Monitoring Programs

WellCare will continue to maintain and update training and monitoring programs to educate its Directors and associates on the legal and regulatory requirements of their respective duties and positions, and to detect possible violations. These programs may consist of additional written policies, informational handouts and memoranda or, when appropriate, training seminars in selected areas. WellCare will continue to monitor and promote compliance with new federal and state laws and regulations.



WellCare's

*Trust* Program

Standards of

Conduct

These Standards of Conduct ("Standards") must be carefully reviewed and closely followed by WellCare, its Directors, associates and business partners. Questions concerning these Standards can be addressed to WellCare's Chief Compliance Officer, a member of the Corporate Compliance Committee or a member of WellCare's Legal Services Area.

# Standard No. 1

## Participation in the *Trust* Program

*Compliance with the Trust Program, applicable federal and state laws and WellCare's high standards of business ethics is a condition of employment and is a factor that will be considered in each associate's performance evaluation.*

The *Trust* Program will continue to be effective because each Director and associate actively participates. WellCare operates in a highly regulated industry and is potentially subject to a large number of federal and state civil and criminal laws. Violation of these laws and regulations can result in civil fines and in some cases criminal penalties. WellCare's *Trust* Program is designed to prevent violations of these laws and regulations. Accordingly, it is critical that all representatives of WellCare comply with the *Trust* Program, applicable federal and state laws and WellCare's high standards of business ethics. To help ensure and promote compliance, a careful review of the *Trust* Program and attendance at WellCare training and education programs is required. Participation in WellCare's *Trust* Program will affect decisions relating to associate compensation, promotion and retention. Additionally, compliance with the *Trust* Program will affect decisions relating to WellCare's relationships with our business partners.

# Standard No. 2

## Confidentiality of Medical Information

*WellCare, its Directors, associates and business partners must protect the privacy of medical and health information received from and about Members and potential Members.*

As part of its business, WellCare receives medical information and Protected Health Information from health care providers and Members, including information relating to individual Members' medical conditions and health status. WellCare will respect and preserve the privacy of this protected medical and health information as required by law. Except to the extent expressly permitted by the Member and by federal and state law, WellCare, its Directors, associates and business partners will not disclose such medical information and Protected Health Information to any third party. Furthermore, WellCare is required to preserve the confidentiality of protected medical and health information that remains in its possession. WellCare, its Directors, associates and business partners must access and disclose protected medical and health information only as necessary for the provision and coordination of health care services and as permitted by applicable federal and state laws in connection with ongoing operations.

## Standard No. 3

# Confidentiality and Protection of WellCare Information, Property and Resources

*WellCare, its Directors, associates and business partners must maintain the confidentiality and integrity of all WellCare information, property and resources. WellCare information, property and resources must be appropriately protected, and may only be used for WellCare business purposes.*

WellCare, its Directors, associates and business partners must maintain the confidentiality and integrity of all of WellCare's information, property and resources. WellCare maintains the confidentiality and integrity of its information, property and resources as part of its business and for the benefit of our investors and the Members we serve. All Directors, associates and business partners must endeavor to protect WellCare's assets and ensure their efficient use. No one may remove or convert any WellCare information, property or resources, or take, use or disclose any WellCare information, property or resources for a non-WellCare purpose, unless authorized to do so by an executive officer or unless otherwise required or mandated by laws or regulations. Maintaining the integrity of WellCare property, information and resources includes not violating the ownership interests of others in software, tapes, CDs and books and not downloading, distributing or reproducing copyrighted information from the Internet. Information that must be maintained in confidence includes, without limitation, all non-public information that might be of use to competitors, or harmful to WellCare or its business partners, if disclosed or otherwise improperly used. These confidentiality standards also apply to any confidential information of WellCare's business partners that WellCare's Directors, associates or business partners may obtain or learn. Upon separation from employment, WellCare associates must promptly return any and all physical property (including laptops, cell phones, pagers, etc.) as well as all originals and copies of any WellCare information, whether in electronic or hard copy form.

## Standard No. 4 Conflicts of Interest

*Directors and associates must avoid situations where their personal interests could conflict or appear to conflict with the best interests of WellCare.*

WellCare expects all Directors and associates to maintain loyalty to WellCare. A conflict of interest exists when an individual's private interest interferes in any way – or even appears to interfere – with the interests of WellCare. Conflicts of interest may arise when a Director's or associate's position or responsibility presents an opportunity for personal gain apart from the normal compensation provided through employment or service with WellCare. A conflict situation can also arise when a Director or associate takes actions or has interests that may make it difficult to perform his or her work on behalf of WellCare in an objective and effective manner. Conflicts of interest are prohibited as a matter of WellCare policy, except under Policies and Procedures that may be adopted by WellCare from time to time to address unique or exceptional circumstances. If you find yourself in a situation where you believe a conflict of interest exists or may exist, you are responsible for seeking guidance from the Chief Compliance Officer, Corporate Compliance Department or Legal Services Area.

## Standard No. 5 Corporate Opportunities

*Directors and associates must not take for themselves personally any opportunity that is discovered through the use of corporate property, information or position.*

Directors and associates are prohibited from taking for themselves personally or directing to a third party any opportunity that is discovered through the use of corporate property, information or position without the consent of the Chief Compliance Officer. No Director or associate may use corporate property, information or position for improper personal gain, and no Director or associate may compete with WellCare directly or indirectly.

## Standard No. 6

### Competition and Fair Dealing

*WellCare seeks to compete in a fair and honest manner. All Directors and associates must deal fairly with WellCare's providers, Members, suppliers, service providers, competitors and associates.*

WellCare seeks to compete in a fair and honest manner. WellCare seeks competitive advantages through superior performance rather than through unethical or illegal business practices. To the extent any WellCare associate has entered into a valid and enforceable contract with a former employer containing confidentiality, non-solicitation or non-competition provisions, such associate is expected to notify the Chief Compliance Officer of such contract and to provide him with a copy of such contract. Stealing proprietary information, possessing trade secret information that was obtained without the owner's consent, or inducing such disclosures by past or present employees of other companies is prohibited. It is also prohibited to misappropriate confidential trade secrets or other proprietary information from WellCare's competitors, including from former employers of WellCare associates. Each Director and associate should endeavor to respect the rights of and deal fairly with WellCare's providers, Members, suppliers, service providers, competitors and associates.

## Standard No. 7

### Accurate Financial Books, Records and Reports

*All of WellCare's assets, profits, losses and transactions must be properly documented, fully accounted for, promptly recorded in the appropriate books and records and properly reported in conformity with applicable accounting and related principles.*

The *Trust* Program and federal and state laws require that WellCare's books and records accurately reflect all transactions, including any payment or receipt of money, transfer of property, property interest, ownership or ownership interest or furnishing of services. WellCare will maintain proper books of record and account and will promptly enter only true and correct entries into its books and records. WellCare will accurately document in its books and records, profits, losses, financial transactions and matters involving its assets and business. Further, all WellCare Directors and associates shall ensure full, fair, accurate, timely and understandable disclosure in reports and documents that WellCare files with, or submits to, the Securities and Exchange Commission and in other public communications made by WellCare.

WellCare Directors and associates must not use any funds or other assets of WellCare for any purpose that is prohibited under the *Trust* Program, applicable federal or state laws or WellCare's high standards of business ethics.

## Standard No. 8

### Accurate Medical Records and Information

*All medical information and records must be complete and accurate in all respects and all medical treatment must be accurately and properly documented. All billings in connection with federal or state health care programs must be proper and accurately relate to covered services actually provided.*

The *Trust* Program and federal and state laws and relevant health care standards applicable to managed care organizations require that all medical information and records be complete and accurate in all respects and maintained in material conformity with managed care practice standards. All billing policies, arrangements, medical records, protocols and instructions must comply with reimbursement requirements under Medicare, Medicaid and other applicable medical reimbursement programs. Additionally, WellCare will maintain all medical records and information in material conformity with all applicable requirements of any governmental authority having regulatory jurisdiction over WellCare.

## Standard No. 9

### Insider Trading

*All Directors and associates must refrain from trading in securities of WellCare or any other company while in possession of material, nonpublic information about WellCare or the other company, and may not convey inside information regarding WellCare or any other company to any other person.*

Federal and state securities laws and WellCare policies prohibit trading in the securities of any company while in possession of material, nonpublic information (also known as “inside information”) about that company. Directors and associates may not trade in securities of WellCare (or any other entity, such as a customer, supplier, possible acquisition target or competitor of WellCare) at any time that they possess inside information regarding WellCare (or regarding such other entity). Likewise, a WellCare Director or associate may not convey to any other person (“tip”) inside information regarding WellCare (or any other entity). Accordingly, all WellCare associates are subject to WellCare’s Policy on Inside Information and Insider Trading for all Associates. WellCare Directors, officers and certain specified associates are also subject to additional restrictions on trading in WellCare securities as set forth in WellCare’s Policy on Inside Information and Insider Trading for Directors, Officers and Key Associates.

## Standard No. 10

### Anti-Kickbacks and Anti-Inducement, Bribery and Gratuities

*WellCare, its Directors and associates must not:*

- a) improperly offer, pay, solicit or receive any money, fee, commission, compensation or thing of value for the purpose of inducing the referral of business or for the purpose of improperly obtaining or giving favorable treatment, in connection with a federal health care program;*
- b) corruptly offer or pay, directly or indirectly, to a government employee anything of value with the intent to influence any government decision or conduct, or to influence a government employee to aid in the commission or collusion, or to permit the commission of, any fraud on a federal or state health care agency; or*
- c) offer or pay, directly or indirectly, to a government official anything of value for or because of any government decision or conduct performed or to be performed in connection with a federal or state health care program.*

This Standard prohibits kickbacks and other health care related improper inducements, bribery and gratuities. Kickbacks, bribery and gratuities are distinct but related serious criminal offenses that can provide criminal and civil fines and penalties for individuals and entities as well as imprisonment for individuals. Also, the anti-kickback statute requires prompt reporting to the government of suspected violations.

## Standard No. 11

### Fraud and Abuse Prevention, Detection and Reporting

*WellCare, its Directors, associates and business partners are prohibited from participating in any scheme or plan that would constitute fraud or abuse within the organization or with its business partners and, to the best of their abilities, are obligated to detect and report any suspected incidents of fraud or abuse in accordance with the procedures set forth in the Trust Program.*

The terms “fraud” and “abuse” are defined under the various federal and state laws under which WellCare operates. In general, “fraud” means intentional deception or misrepresentation made by a person with the knowledge that the deception will result in unauthorized benefit or financial gain. “Abuse” means a practice that is inconsistent with accepted business or medical practices or standards and that results in unnecessary cost. It is essential that WellCare engage in an active program of preventing, detecting and reporting all suspected incidents of fraud or abuse. When in doubt, WellCare Directors, associates and business partners are encouraged to seek guidance from the Chief Compliance Officer or his designee.

## Standard No. 12

### Gifts, Meals And Entertainment

*WellCare, its Directors, associates and business partners may never solicit, accept, offer or give gifts, favors or entertainment in the performance of WellCare's business if it will appear to obligate, or will actually obligate, the person who receives it, or if solicited or offered for the purpose of influencing the business decision of the person who receives it. Receiving or giving gifts of cash or cash equivalents is never allowed.*

The meaning and perception of the solicitation, acceptance, offer or giving of non-monetary gifts, gratuities or personal benefits or favors may be interpreted in a variety of ways by different people depending upon the circumstances. No gift or entertainment should ever be offered, given or accepted by a Director, associate or business partner, or a family member of any such person, unless it (1) is not a cash gift, (2) is consistent with customary business practices, (3) is not excessive in value, (4) cannot be construed as a bribe or payoff and (5) does not violate any laws or regulations. When in doubt, all WellCare Directors and associates must seek guidance from the Chief Compliance Officer or his designee regarding the receipt or giving of gifts, meals or entertainment.

## Standard No. 13

### Implementing Policies and Procedures

*New Policies and Procedures specific to each area or department must be reviewed and approved by the Chief Compliance Officer, Corporate Compliance Department, Legal Services Area or their authorized designees before implementation.*

WellCare currently has Policies and Procedures in place that remain in full force and effect and are a vital underlying element of the *Trust* Program. From time to time, WellCare may require each area or department to perform a risk analysis and assessment of business practices in order to ensure that their area or department is in continued compliance with the *Trust* Program, applicable federal and state laws and WellCare's high standards of business ethics. As a result, each area or department should periodically review its own Policies and Procedures and report to the Chief Compliance Officer or Corporate Compliance Department with any recommendations for modifications of the Policies and Procedures underlying the *Trust* Program.

WellCare strongly believes that its Policies and Procedures should reflect WellCare's actual, current business practices, be relatively easy to implement, consistent with applicable legal requirements and be consistently and regularly updated, modified and improved.

## Standard No. 14

### Compliance Issues

*If a Director, associate or business partner has a question concerning whether a particular practice or activity violates the Trust Program, applicable federal or state law or WellCare's high standards of business ethics, that individual should not guess as to the correct answer. Rather, he or she should seek guidance from his or her supervisor, the Chief Compliance Officer, a member of the Corporate Compliance Department or a member of WellCare's Legal Services Area.*

Federal and state laws and regulations are voluminous and complicated. One of the objectives of WellCare's Trust Program is to educate its Directors, associates and business partners about the basic requirements of applicable federal and state laws. WellCare does not expect all of its representatives to become compliance experts. Therefore, if a Director, associate or business partner is not sure whether a specific activity or practice violates the Trust Program, applicable federal or state law or WellCare's high standards of business ethics, that individual is required to seek guidance from his or her supervisor, the Chief Compliance Officer, the Corporate Compliance Department or the Legal Services Area.

A Director, associate or business partner will not be penalized for asking compliance-related questions. WellCare has established and will maintain a culture and environment in which every individual is comfortable asking the questions necessary to ensure that he or she understands his or her responsibilities.

## Standard No. 15

### Employing or Contracting With Ineligible Persons

*WellCare, its Directors, associates and business partners may not hire or enter into contracts with individuals or entities who have been convicted of health care related violations or who are listed as debarred, excluded or otherwise ineligible to participate in federal and state healthcare programs.*

The interests of WellCare, its Directors, associates and business partners will be best served if new-hires, and all entities with whom WellCare undertakes to do business, are clearly told they are expected to conduct themselves with the same high level of ethics and integrity as expected from WellCare, its Directors and associates. Careful due diligence must be conducted as part of the decision-making in hiring and retaining individuals and in engaging in business relationships with entities in order to ensure that WellCare does not hire any ineligible individual or contract with an ineligible person or entity.

## Standard No. 16

### Reports of Suspected Violations, Confidentiality of Reports, Non-Retaliation

*If a Director, associate or business partner has a good faith belief that a particular practice or activity does or may violate the Trust Program, applicable federal or state laws, or WellCare's high standard of business ethics, the individual must report this practice or activity at the first opportunity. This report may be made anonymously. Further, WellCare will not take adverse action against anyone who makes such a report in good faith and who was not involved in the activity or practice at issue.*

When a Director, associate, business partner, Member or other constituent of the WellCare community reports a suspected violation of the Trust Program, applicable federal or state law or WellCare's high standards of business ethics, WellCare will conduct an investigation of the conduct as promptly as practicable. This investigation will allow WellCare to determine whether a violation has occurred and, if so, who was involved, and what corrective measures or disciplinary action, if any, should be taken.

All WellCare Directors, associates and business partners are required to report suspected violations of the Trust Program to WellCare. Reports of suspected violations may be made to an associate's supervisor, the Chief Compliance Officer, a member of the Corporate Compliance Department, or a member of WellCare's Legal Services Area: (1) in writing; (2) verbally; or (3) through **WellCare's Compliance "hotline" at 1-866-678-8355**. If a report is made in writing or through the "hotline," the report may be made anonymously. To the extent appropriate, WellCare will endeavor to preserve the confidentiality of reports, except that disclosure may be prudent or required in certain circumstances. All decisions regarding the confidentiality of reports will be made by the Chief Compliance Officer.

Further, if you have a complaint about WellCare's accounting, internal accounting controls or auditor matters, or if you question WellCare's policies or procedures regarding such matters, you are encouraged to report such concerns through any of the channels listed above; however, to the extent possible, any such complaints should specifically identify the complaint as relating to accounting, internal accounting controls or auditor matters.

If you are uncomfortable using any of the above procedures or resources for reporting violations or concerns, you may contact the presiding director of the Board of Directors, non-management members of the Board as a group, the full Board or any member of the Board, including the audit committee chairperson, by writing to:

Compliance Department  
WellCare Health Plans, Inc.  
P.O. Box 25735  
Tampa, FL 33634

These communications will be treated confidentially to the extent possible. Communications to the board should clearly identify to which group of directors or individual director your communication is directed and the issue being raised.

These communications will initially be received by the Chief Compliance Officer who will log, track and summarize the matters raised in the communication before forwarding them to the appropriate Board member or group. The Chief Compliance Officer has been authorized by the Board of Directors to oversee, investigate and follow-up and report to the Board of Directors or any members thereof as necessary on all complaints or concerns raised through these processes.

WellCare will not take adverse action against a Director, associate, business partner, Member or other constituent of the WellCare community who has a reasonable belief that an actual or potential violation has occurred and reports such violation in good faith in accordance with company policy and who was not involved in the misconduct in question. Further, no Director or associate may retaliate or engage in any form of harassment against an individual who, with a reasonable belief that an actual or potential violation of the *Trust* Program or any law, rule or regulation has occurred, reports such suspected violation to either a WellCare Director or associate or to a law enforcement officer or regulatory agency. This non-retaliation provision specifically seeks to protect associates against retaliatory discharge or other adverse employment action if they lawfully provide information to their supervisors, the United States Government or Congress regarding conduct that the associate reasonably believes violates United States securities or antifraud laws or if they testify or participate in or file certain securities or antifraud proceedings.

## Standard No. 17

### Corrective Action

*WellCare will take corrective action, which may range from a verbal or written warning, terminating a business relationship, terminating an associate's employment or other appropriate corrective or disciplinary action, regardless of level of responsibility within the organization, in response to a violation of the Trust Program, applicable federal or state law or WellCare's high standards of business ethics.*

The severity of the corrective action, which will be determined by members of senior management (in consultation with the Chief Compliance Officer, Corporate Compliance Committee and the associate's supervisor, as may be appropriate), will be based on consideration of the facts and circumstances and other appropriate factors. Where appropriate, WellCare may also take corrective action against supervisors who fail to detect or report misconduct on the part of associates or business partners under their supervision.

## Standard No. 18

### Auditing, Monitoring and External Reporting

*WellCare is dedicated to and will continue to conduct ongoing auditing and monitoring to evaluate and detect noncompliance with the Trust Program, applicable federal and state laws and WellCare's high standards of business ethics.*

To ensure compliance with the Trust Program, applicable federal and state laws and WellCare's high standards of business ethics, WellCare will continue to conduct regular, periodic compliance audits by internal and external auditors and compliance staff who have expertise in federal and state health care laws and regulations. WellCare's auditors and compliance staff are responsible for promptly reporting suspected violations of the Trust Program, applicable federal or state laws or WellCare's high standards of business ethics to the Chief Compliance Officer, Corporate Compliance Department or Legal Services Area. Civil or criminal law enforcement authorities may also have to be notified if there are violations of the law. Any such notification, however, should be approved in advance and ultimately be made by the Chief Compliance Officer or his authorized designee.



# CERTIFICATION AND AGREEMENT OF COMPLIANCE

I acknowledge receiving a copy of the *Trust* Program, WellCare's Corporate Ethics and Compliance Program. I understand that WellCare has created Policies and Procedures related to the *Trust* Program, including but not limited to, the Standards of Conduct and the Policies and Procedures related to my area of responsibility. I have read the elements of the *Trust* Program and, if I had any questions, I have reviewed them with my immediate supervisor. I understand how the *Trust* Program applies to me and agree to comply fully with each of its provisions. I have, to the best of my knowledge, previously complied with the *Trust* Program, with applicable federal and state laws and WellCare's high standards of business ethics during the course of my tenure as an associate with or business partner of WellCare, and (unless I am a first time hire) I have reported all conduct known to me that violates the *Trust* Program, applicable federal or state laws or WellCare's high standards of business ethics, unless otherwise indicated below.

I also understand that: (1) the *Trust* Program is not intended to and does not set forth either express or implied contractual obligations owed to me by WellCare; and (2) WellCare retains the right to change the provisions of the *Trust* Program at any time. I understand that WellCare may revise or amend the *Trust* Program from time to time and that I may receive notice of these changes in writing or through electronic means, including by the posting of such changes on WellCare's intranet, and that I agree to abide by any such changes to the *Trust* Program.

I agree to abide by the terms and conditions of the *Trust* Program, and I agree to cooperate in the implementation and monitoring of the *Trust* Program.

I understand that I will be subject to action, including possible termination, if I violate or fail to comply with the *Trust* Program, applicable federal or state laws or WellCare's high standards of business ethics, as set forth in the *Trust* Program and WellCare's Policies and Procedures. Additionally, I understand that I will be subject to corrective action, including possible termination, if I fail to report violations of the *Trust* Program, applicable federal or state laws or WellCare's high standards of business ethics.

Signed: \_\_\_\_\_

Print Name: \_\_\_\_\_ Date: \_\_\_\_\_

Describe here any violation not previously reported:

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Please return to Corporate Compliance Department when completed.





P.O. BOX 25735  
Tampa, FL 33622-5735  
[www.wellcare.com](http://www.wellcare.com)

Phone: 813-290-6200  
Fax: 813-290-6210

