

2022

Individual & Family
Coverage Book for Illinois

Find the plan that fits your life



WellFirst Health[®]
provided by SSM Health Plan

Contents

Who We Are	3
Health Coverage with You in Mind	
Additional Benefits	4
Service Area Map	5
Wellness Program	6
Living Healthy Rewards	7
Where to Go For Care	8
Understanding Basics of Health Coverage	9
Help Choosing the Best Plan for You	10
Affordability Programs	12
Here for You	
What to Expect When You Enroll	14
Privacy, Grievances & Appeals	14
Contact Us	15
How to Enroll	16
General Limitations & Exclusions	16
Language Assistance	18

Have questions?
We are here to help

Call

Call our Customer Care Center for questions about benefits and more.

866-514-4196 (TTY: 711)

Monday – Thursday, 7:30 am – 5 pm

Friday, 8 am – 4:30 pm

Click

Visit wellfirsthealth.com/get-help

Enroll

Find the best plan for you!

Visit wellfirsthealth.com/calculator

For additional ways to enroll, see page 16.



WellFirst Health — Provided by SSM Health Plan — Coverage Focused on Health Care

Traditionally, health plans and physicians measure success quite differently.

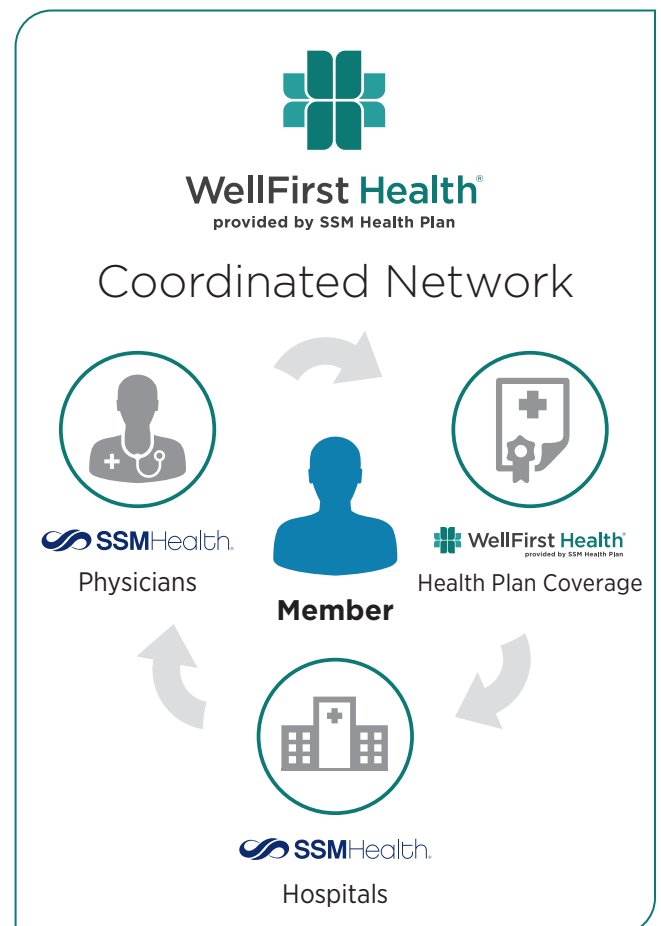
This dynamic has led to a health care system that focuses more on illness than wellness. WellFirst Health — Provided by SSM Health Plan — changes that.



It's a true collaboration between health care experts, hospital partners and health plan coverage, leading to a more affordable and beneficial experience for members, one that is truly focused on them. And because we were developed right here by local health care and health coverage professionals, the plan is designed specifically to help our communities flourish.

Coordinated, Physician-led Coverage and Care

We address the challenge of creating a long-term, sustainable health care solution by transforming the health care model. With our coordinated approach and focus on the doctor-patient relationship versus health plan profits, we bring an innovative model of care and coverage to Illinois. Primary care physicians and specialists across our network collaborate to provide the best personalized care possible. It's health coverage that members can feel great about.



Health coverage with YOU in mind

WellFirst Health — Provided by SSM Health Plan — is dedicated to our members' well-being.

We give members peace of mind financially and the confidence that their health care is of the utmost quality. We offer preventive care and wellness education through early diagnosis, groundbreaking treatment and rapid recovery.

Choose benefits that go above and beyond like free SSM Health Express Virtual Care on most plans, urgent care visits that cost no more than your primary care physician visits, free digital wellness programs and more.



Preventive Services

We do more than help pay the medical bill. At the heart of our preventive care philosophy is a promise you will get the support needed to remain healthy.



FREE Transportation

We have partnered with Lyft to bring our members to and from their medical appointments free of charge. Learn more at wellfirsthealth.com/lyft



Powerful Tools

Get access to online accounts, like MyChart, designed to assist you with communicating with your physician, viewing claims and accessing prescription history.



Care from Anywhere

SSM Health Express Virtual Care is available to all our individual and family plan members, with e-visits free of charge for certain plans. See plan options or visit wellfirsthealth.com/evisit for more details.



Exceptional Support

When you have coverage questions or needs, our knowledgeable Customer Care Team is just a call away.



Pharmacy Drug Formulary

We use a drug formulary, which is a list of prescription drugs that help you understand what is and isn't covered. The drug formulary is reviewed every month and updated on a regular basis. Our drug formulary breaks the list into different tiers that are organized by the level of cost sharing between you and the health plan. Learn more about our formulary, our mail-order pharmacy and cost-saving options at wellfirsthealth.com/medications



Care Around The Clock

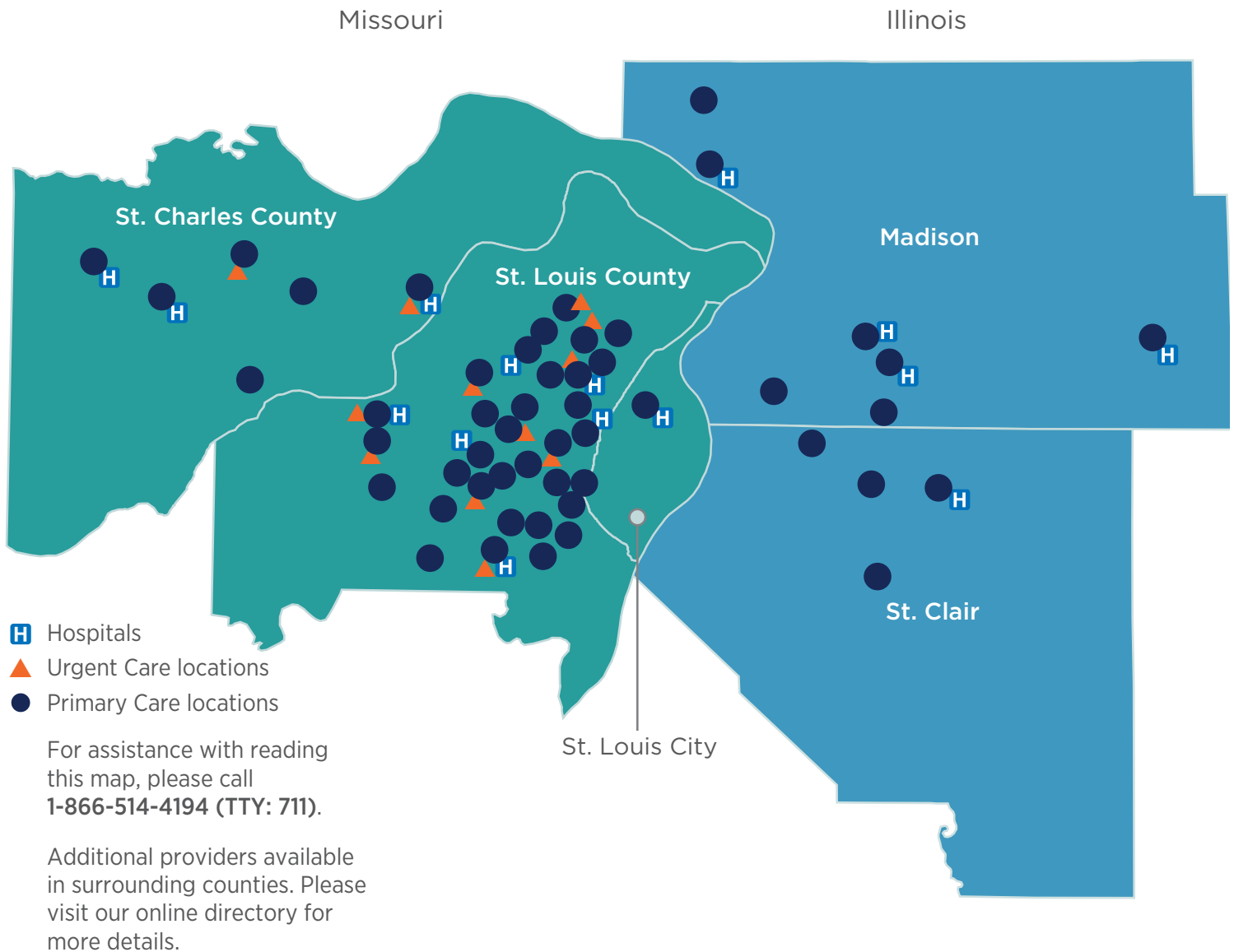
Our 24-hour Nurse Advice Line is available any time you need a little health advice. Our staff is available **365 days of the year.**



Out-of-Area Care

Both urgent and emergency care are covered by the health plan when you are traveling and unable to return to the service area.

WellFirst Health® – Provided by SSM Health Plan Provider Network



WellFirst Health — Provided by SSM Health Plan — brings an innovative model of care and coverage to your neighborhood. Primary care physicians and specialists across our network collaborate with health plan experts to provide the best personalized care possible, giving members a better value with their coverage. **It's coverage that members can feel great about.**

 Visit [wellfirsthealth.com/doctors](https://www.wellfirsthealth.com/doctors)
to find a provider today.

 **WellFirst Health®**
provided by SSM Health Plan

Be A Healthier You

Your comprehensive wellness program



WellFirst Health – Provided by SSM Health Plan – in partnership with WebMD offers a variety of programs focusing on the whole person across eight dimensions of wellness, making healthy living achievable and fun. It's insurance that helps members be their healthiest.

Wellness Programs and Features

Health Assessment

Based on your individual questionnaire results, WebMD provides recommendations for each lifestyle category. A variety of interactive self-management tools are customized to your needs.

Health Coach

Get expert support if you have diabetes, COPD, asthma, heart failure or coronary artery disease.*

Case Management

Provides support through complex health situations.

Partner Perks

Discounts for gyms, spas, golfing, devices, equipment, nutrition and more.

Tobacco Cessation

Tobacco cessation and vape free programs for families. Free medications may be available.

R.E.A.L. Goals (Realistic, Easy, Attainable, Life Goals)

Preset goals covering all eight dimensions along with tips and trackers to help you achieve success.

Wellness Webinars

Covering all eight dimensions, available 24/7.

**WellFirst Health – Provided by SSM Health Plan – shares secure claims information with WebMD. This data is only shared for the purpose of identifying health coaching opportunities through WebMD Condition Management program.*

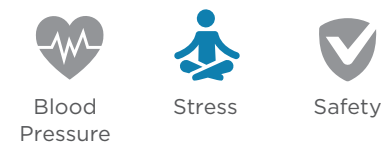
***Adult dependents (ages 18 and older) who are covered under a family member's policy can earn up to \$100 in WellFirst Health – Provided by SSM Health Plan – Living Healthy Rewards program.*



Your lowest risks are...



You should work on...



Optimal YOU is 100

You scored a 41 out of 100



Health Assessment Example

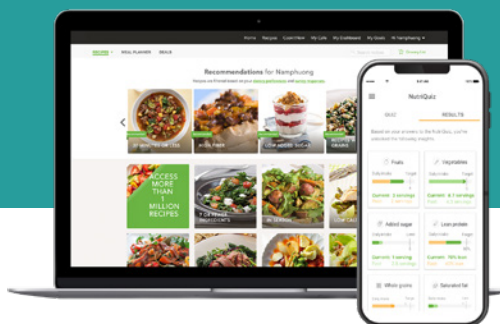
Additional Wellness Programs

Resources and rewards to help you achieve your health and wellness goals.

Learn more at...

wellfirstbenefits.com/wellness

foodsmart



Wellness Events Calendar

Access live monthly webinars, book club discussions and more that cover the eight dimensions of wellness, held virtually for you to attend from anywhere. Learn more at wellfirsthealth.com/events

Behavioral Health

If you or someone you know is struggling, you are not alone. Dean Health Plan offers many supports, services and treatment options within our network. Visit wellfirsthealth.com/behavioralhealth to learn more.

Living Healthy Rewards:

A focus on Preventive Health Services

Prevention or early detection of common diseases is the best way to be the healthiest you and earn up to **\$150 in rewards!*** There are many common preventive and screening services proven to improve health and it is important to check with your primary care provider to determine which tests are appropriate for you, based on your medical history and family history. Earn points and money for taking care of you!

Personalized Digital Nutrition

Do you want to eat healthier but feel you don't have the time or energy for the planning, shopping and preparation that's involved? You're not alone, which is why we teamed up with Foodsmart to offer you and your family a free program that makes it easier to eat well. With Foodsmart, you can benefit from personalized recipes, powerful meal-planning tools, grocery discounts and more to help you be a healthier you.

- **Get recipes just for you.** Access recipes personalized to your dietary preferences, including quick meals based on ingredients in your kitchen right now.
- **Make meal planning quick, easy and done.** Save time and stress with a digital meal planner, easy grocery list and, if you'd like, home delivery through Amazon Fresh, Walmart and Instacart (varies by location).
- **Score fresh new deals.** Save money with great discounts on healthy foods at your favorite local grocery stores.

Download the Foodsmart app from the Apple App Store or Google Play Store, or visit wellfirsthealth.com/foodsmart to sign up.

LivingHealthy

POWERED BY WebMD | health services



Sync device with your Living Healthy account



Focus on Preventive Health Services



Learn more about Virtual Care



Join a wellness challenge



Volunteer in your community

Visit wellfirsthealth.com/livinghealthy to access your resources and start your Health Assessment today!

** WellFirst Health members age 18 and older are eligible for Living Healthy rewards. Check with your plan administrator for reward offerings specific to your plan. Covered adult children (ages 18 and older) can earn up to \$100 per year. Visit wellfirsthealth.com/livinghealthy for full details.*

Where to go for Care

As a member, you will have a variety of ways to receive care no matter what day of the week it is, whether it's during regular office hours or the middle of the night. Knowing your care options in advance is not just good for your health, but it can also save you money.

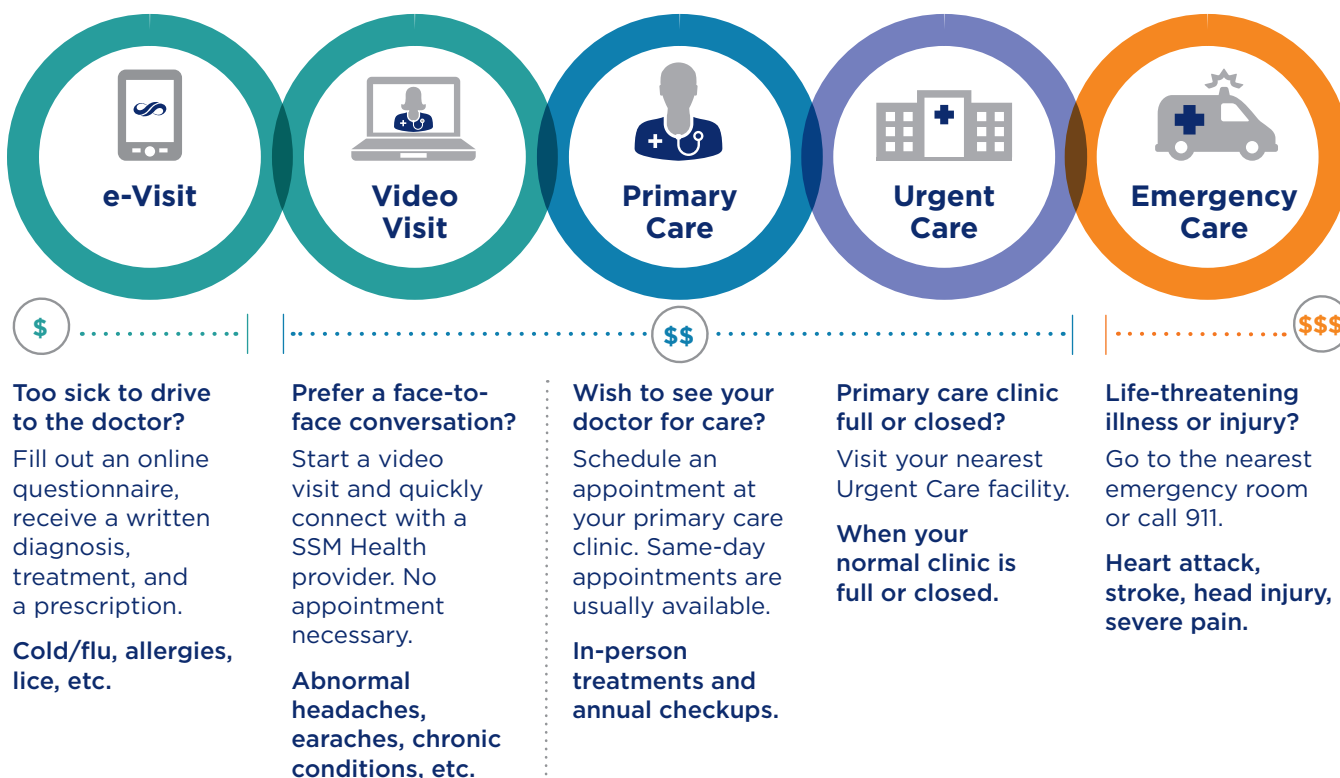
Need to see an SSM Health provider in-person, but you can't make it to your primary provider's office?

Walgreens

Visit an SSM Health Express Clinic at Walgreens locations across the St. Louis area. Walk in or schedule an appointment online and avoid the wait: wellfirsthealth.com/schedule

The Right Care for Your Needs

Knowing your care options before you need them saves you time and money



SSM Health Express Virtual Care Options

Understanding the Basics of Health Coverage

Health coverage is complicated, so we're going to walk you through the basics.

■ Essential Health Benefits

are defined as the ten benefits that individual plans must cover. Depending on the type of plan you purchased, services associated with Essential Health Benefits may still require cost sharing in the form of copays, coinsurance and deductibles.

- Preventive (below), wellness and disease management services
- Emergency care
- Hospitalization
- Ambulatory care
- Maternity and newborn services
- Prescription drug coverage
- Pediatric services
- Laboratory services
- Rehabilitative and habilitative services
- Mental health and substance abuse services, including behavioral health treatment



■ Preventive Services

are services provided with no copays, coinsurance or deductibles when delivered by a network provider, and when all preventive services criteria are met.

- Routine vaccines
- Flu & pneumonia vaccines
- Preventive care visits
- Blood pressure, cholesterol and diabetes screenings
- Colorectal cancer screening (50+)
- Mammography screenings (once per year for 40 years of age and older)



For a more comprehensive list, visit wellfirsthealth.com/preventivecare

■ Prescription Coverage

includes programs to make filling prescriptions easier and save you money along the way. Prescription coverage benefits vary from plan to plan.



For more information visit wellfirsthealth.com/medications

Help Choosing the Best Plan for You

Find the best plan to fit your needs!

Visit wellfirsthealth.com/calculator

WellFirst Health — Provided by SSM Health Plan — is all about options, so pick the plan option that's best for you.

One route is to select a plan with lower premiums and higher copays. Another may have higher premiums and lower copays.

We can help if you have questions. Whichever plan you choose, it will fall into a metal category. These help categorize plans according to how much you can expect to pay in monthly premium and when you receive medical services. See page 12 for more information.



Copay Plus

You don't like surprise bills? This may be the plan for you. Copay Plus plans feature:

- Low copays for office visits and many prescription drugs
- Affordable deductible and coinsurance options
- An easy way to build a relationship with a provider

Get the coverage you need and the cost predictability you prefer!



Classic

Keeping it simple for you: the Classic Plan delivers both comprehensive coverage and simplicity, while offering dependable copay options for prescriptions.

- It's simple! Pick a deductible level and you're all set... and covered!



Note: Classic and Safety Net plans are *only* available to Marketplace members.



Value Copay

Perhaps you prefer the lower premiums of a high-deductible plan as well as low out-of-pocket costs when you visit the doctor. We have you covered with our Value Copay Plan options.

- Three affordable office visit copays to cover unexpected health concerns
- Lower copays on generic prescription drugs with most plans
- Overall monthly premium savings while making it easy to establish a relationship with your provider



Looking to save even more?



Safety Net

Your goal is to protect yourself from medical bankruptcy in the event of an unexpected catastrophic illness or injury. Consider jumping into our Safety Net Plan that offers a high deductible and three **FREE** office visits. Remember that government affordability programs are not available with the Safety Net Plan.

Our Safety Net Plan is available for those who:

- are under age thirty
- or meet certain income guidelines
- and are comfortable with their health status



HSA-eligible

You're a saver and prefer to take advantage of a Health Savings Account (HSA) to cover your medical bills. We have excellent choices for you! Eligible individuals can combine a qualifying high-deductible health plan (HDHP) with an HSA for more financial freedom and flexibility. Just visit [wellfirsthealth.com](https://www.wellfirsthealth.com) and purchase one of our HSA-eligible Individual & Family plans. For questions regarding an HSA plan, call us at 866-514-4194 (TTY: 711).

- Provide multiple options for combining a qualifying HDHP with an HSA
- Grow health care savings — no “use it or lose it” rule
- Receive tax savings

Health Coverage Affordability Programs

Financial help is available!

Learn more at wellfirsthealth.com

Having health coverage means peace of mind in knowing you have coverage.

Depending on your income and personal situation, you may be eligible for a variety of discounts and subsidies, too. Visit wellfirsthealth.com/calculator for more information and to find out if you are eligible.

■ Tax Credits

Tax credits lower the monthly premium you pay for health coverage and are more available than ever due to the 2021 American Rescue Plan Act.

Depending on your household income level, these credits can pay for a considerable amount of your premium.

You can use your tax credit on most Marketplace plans. When you visit wellfirsthealth.com/calculator and begin shopping plans, your tax credit allowance will be calculated for you.



■ Cost Sharing Reduction Plans

These plans are available for those who make **\$31,000 or less** for a single person. These plans can lower the amount you pay on services. We offer a variety of options for silver plans that are eligible for cost-sharing reduction plans.

- Lower the amount you pay on services
- Most members who applied last year qualified



■ Lower Out-of-Pocket Costs

Cost-sharing reduction is only available on **silver plans**.

There are three levels of cost sharing reduction based on Federal Poverty Level (FPL) income brackets:

- 1 100-150 percent of FPL
- 2 151-200 percent of FPL
- 3 201-250 percent of FPL

■ Cost-sharing Maximums





The plan you purchase will include a limit on the out-of-pocket expenses you have to pay for health care per year. Once this limit is reached, your health coverage plan begins to pay 100 percent of the cost.









Metal Tiers

You can use metal tiers to help determine which type of plan is right for you. No matter where you purchase your plan, it will be categorized using metal tiers.

Metal Tiers				
				
	Platinum	Gold	Silver	Bronze
Monthly cost	\$\$\$\$	\$\$\$	\$\$	\$
Cost when you get care	\$	\$\$	\$\$\$	\$\$\$\$
Maximum out-of-pocket expenses	\$	\$\$	\$\$\$	\$\$\$\$
Good option if you...	Plan to use a lot of health care services	Want to save on monthly premiums while keeping out-of-pocket costs low	Need to balance monthly premium with out-of-pocket costs	Don't plan to need a lot of health care services

Federal Poverty Level (FPL)

It's important to check if you qualify for one or more of these programs based on your income level. The following table shows the FPL guidelines, but an agent or one of our representatives can help you if you're not sure.

2021 Federal Poverty Level Guidelines			
Size of Household	Percentage of Federal Poverty Level		
	100%	250%	400%
1 	\$12,880	\$32,200	\$51,520
2 	\$17,420	\$43,550	\$69,680
3 	\$21,960	\$54,900	\$87,840
4 	\$26,500	\$66,250	\$106,000
Coverage Information	May qualify for cost-sharing reductions and advance premium tax credits	May qualify for cost-sharing reductions and advance premium tax credits	May qualify for advance premium tax credits

WellFirst Health — Provided by SSM Health Plan — is Here For You

Once you become a member, we make things simple to help you take control of your health.

As a member you will receive a member ID card and a member guide after enrollment to walk you through your health plan.

From finding out-of-area care while traveling to discussing prior authorization with our Medical Affairs team, we pride ourselves on helping you make the most of your health.

■ Privacy

WellFirst Health —Provided by SSM Health Plan — is required by law to maintain the privacy of your personal health and financial information (collectively referred to as “nonpublic personal information”) and provide you with written notification of our legal duties and privacy practices concerning that information.

For additional information please visit our website at wellfirsthealth.com/privacy

For more information on coverage, benefits, and processes for your plan, please visit wellfirsthealth.com/newmember or call 866-514-4194.

■ Grievances & Appeals

Your input matters, and we encourage you to reach out with any concerns you may have regarding your health coverage. Visit wellfirsthealth.com/appeals for details on how to file a grievance or appeal, or for more information about these procedures.

Contact the Customer Care Center with any questions about the process by calling **866-514-4194**.



Have questions? We are here to help

Call

Call our Customer Care Center for questions about benefits and more at **866-514-4196 (TTY: 711)**

Monday – Thursday, 7:30 am – 5 pm

Friday, 8 am – 4:30 pm

Click

Visit [wellfirsthealth.com/get-help](https://www.wellfirsthealth.com/get-help)

Enroll

There are a variety of ways to enroll in a new individual and family plan, both digitally or with the help of an agent.

To enroll in a Marketplace plan with WellFirst Health — Provided by SSM Health Plan, visit [wellfirsthealth.com/marketplace](https://www.wellfirsthealth.com/marketplace) or:



- Enroll with a licensed Health Insurance Agent
- Enroll online at HealthSherpa at [healthsherpa.com](https://www.healthsherpa.com)
- Enroll online at the ACA Marketplace at [healthcare.gov](https://www.healthcare.gov)

General Limitations & Exclusions

All benefits are subject to limitations and exclusions as described in your Schedule of Benefits and in your Policy and Benefit Summary (“Policy”).

The following list is not exhaustive and may vary based on your Policy. For a complete listing refer to your Policy.

- Cytotoxic testing and sublingual antigens associated to allergy testing
- Hair analysis (unless lead or arsenic poisoning is suspected)
- Preimplantation genetic testing of embryos and gametes
- Convenience items for a Member or a Member’s family, unless stated otherwise in this policy
- Outpatient prescription drugs, except those prescriptions otherwise covered under this Policy
- Oral Nutrition: Oral nutrition is not considered a medical item. We do not cover nutritional support that is taken orally (i.e., by mouth), unless mandated by state law or covered under our medical policy for a specific condition. Examples include, but are not limited to, over-the-counter nutritional supplements, infant formula, and donor breast milk
- Replacement of an item if the item is lost, stolen, unusable or nonfunctioning because of misuse, abuse, or neglect
- Sexual dysfunction supplies, including but not limited to medications and injections
- Charges directly related to a non-covered service, such as hospitalization charges, except when a complication results from the non-covered service that could not be reasonably expected and the complication requires medically necessary treatment. The treatment of the complication must be a covered benefit
- Autopsy
- Cosmetic services, including cosmetic surgery
- Experimental or investigational services, treatments, or procedures, and any related complications as determined by us, unless coverage is required by state or federal law
- Hospital or medical service not listed in this Policy
- Items that can be purchased over the counter and considered to be for comfort, convenience and/or personal hygiene, examples include, but are not limited to: seasonal affective disorder light units, disposable undergarments, wigs and modification to a Member’s home such as ramps, grab bars, stair lifts and bench/chair lifts
- Medical and surgical treatment of excessive sweating (hyperhidrosis)
- Podiatry services or routine foot care rendered provided when there is no localized illness, injury, or symptoms. These include, but are not limited to: 1. the examination, treatment, or removal of all or part of corns, calluses, hypertrophy or hyperplasia of the skin or subcutaneous tissues of the feet; 2. the cutting, trimming, or other non-operative partial removal of toenails; or 3. for any treatment or services in connection with any of these
- Obesity-related services, including any weight loss method, surgical treatment or hospitalization for the treatment of obesity, unless specifically covered under this policy
- Reversal of voluntary sterilization and related procedures
- Services, treatment, and supplies provided to a Member while the Member is held or detained in custody of law enforcement officials, or imprisoned in a local, state, or federal penal or correctional institution
- Services and supplies furnished by a government plan, hospital, or institution the law requires you to pay
- Services or supplies associated to a denied Prior Authorization
- Services or supplies associated to a denied admission



- Services or supplies not Medically Necessary, not recommended or approved by a provider, or not provided within the scope of a provider's license
- Services or items provided as a result of war or any act of war, insurrection, riot or terrorism
- Services or supplies provided for an injury sustained while performing military service
- Services or supplies for which a Member receives or is entitled to receive any benefits, settlement, award, or damages, or following any claim under, any Workers' Compensation Act, employer's liability insurance plan, or similar law or act. "Entitled" means the Member is actually insured under Workers' Compensation
- Surrogacy services, for a non-Member
- Sexual dysfunction treatment and services including, but not limited to surgery
- Take home drugs and supplies unless a written prescription is obtained and filled at a network pharmacy
- The company shall not be liable for any loss to which a contributing cause was the insured's commission of or attempt to commit a felony or to which a contributing cause was the insured's being engaged in an illegal occupation.
- Travel immunizations
- Acupuncture
- Chelation therapy for atherosclerosis
- Coma stimulation programs
- Alternative medicine, not otherwise listed in the Policy
- Low level light therapy
- Massage therapy
- Prolotherapy
- Swim or pool therapy, unless prior authorization is obtained
- Administrative examinations such as employment, licensing, insurance, adoption, or participation in athletics
- Court-ordered care, unless medically necessary and otherwise covered under this Policy
- Educational services, except for diabetic self-management classes
- Internet consultations, including all related charges and costs, except as defined by our medical policy
- Missed appointment charges
- Telephone consultation charges between providers
- Charges or costs exceeding a benefit maximum or maximum allowable fee, where applicable
- Expenses incurred before the supply or service is actually provided unless Prior Authorized by Us

This notice was last updated May 7, 2021.

Language Assistance

Spanish - ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-317-2410 (TTY: 711).

Chinese - 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-317-2410 (TTY: 711)。

Polish - UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-317-2410 (TTY: 711).

Vietnamese - CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-317-2410 (TTY: 711).

Tagalog - PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-317-2410 (TTY: 711).

German - ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877-317-2410 (TTY: 711).

French - ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-317-2410 (ATS : 711).

Hindi - ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-877-317-2410 (TTY: 711) पर कॉल करें।

Somali - DIGTOONI: Haddii aad ku hadasho afka Soomaaliha, adeegyada caawimada luqadda waxaa lagu heli karaa iyagoo bilaash ah. Wac 1-877-317-2410 (TTY: 711).

Hmong - LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-877-317-2410 (TTY: 711).

Korean - 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-317-2410 (TTY: 711)번으로 전화해 주십시오.

Arabic - ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-877-317-2410 (رقم هاتف الصم والبكم: 711).

Russian - ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-317-2410 (телетайп: 711).

Gujarati - સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-877-317-2410 (TTY: 711).

Urdu - خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں 1-877-317-2410 (TTY: 711).

Italian - ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-877-317-2410 (TTY: 711).

Non-Discrimination Notice



WellFirst Health®
provided by SSM Health Plan

SSM Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language services to people whose primary language is not English such as: qualified interpreters and information written in other languages. If you need these services, contact the Customer Care Center at 1-877-317-2410 (TTY: 711).

The Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, or religion. The Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, or religion.

If you believe that the Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, or religion, you can file a grievance with the organization's Civil Rights Coordinator. If you need help filing a grievance, the Civil Rights Coordinator for the Health Plan is available to help you. You can file a grievance in person, by mail, or email at:

SSM Health Plan
Civil Rights Coordinator
1277 Deming Way
Madison, Wisconsin 53717

Phone: 1-608-828-2216 (TTY: 711)
Email: civilrightscordinator@deancare.com

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, by mail, or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

Phone: 1-800-368-1019 or 1-800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.



WellFirst Health[®]
provided by SSM Health Plan

Follow us on LinkedIn and Facebook
and leave us a Google review



WellFirst Health — provided by SSM Health Plan — does not discriminate on the basis of disability in the provisions of programs, services or activities. If you need this printed material interpreted or in an alternate format, or need assistance in using any of our services, please contact a Customer Care Specialist at 866-514-4194 (TTY: 711).

SSM Health Plan | 12312 Olive Blvd | Saint Louis, MO 63141
866-514-4194 (TTY: 711) | wellfirsthealth.com