



2021 Medicare New Member Guide

Welcome!

- Getting Started
- Extra Benefits
- Using Your Plan
- Plan Details



The Customer Care Center is Here to Help!

Call our knowledgeable Medicare Specialists to get answers to your health plan coverage questions.

1-877-301-3326 (TTY: 711) toll-free

Keep the attached magnet on your refrigerator for easy reference.

Need to know Where to go for care?



Call the **24-Hour Nurse Advice Line**

800-576-8733 (TTY: 711)

24-Hour Nurse Advice Line's triage phone services are staffed by SSM Health nurses.

Need a Virtual Visit?



Start a free **Virtual Visit** at wellfirsthealth.com/virtualvisit

Accessible 24/7. Get care from the comfort of home by a local SSM Health provider. Available to members through age 80. Those age 81 and above should be seen at a clinic or doctor's office.

Need to know What's covered by your health plan?



Call the **Customer Care Center** **877-301-3326 (TTY: 711)**

8 am to 8 pm weekdays (year-round)
and weekends (Oct 1 – March 31).



For more information on membership visit
wellfirsthealth.com/medicaremember

Welcome Members

WellFirst Health — Medicare Plans

- SSM Health Plan Unity (HMO)
- SSM Health Plan Companion (HMO)
- SSM Health Plan Integrity (HMO-POS)
- SSM Health Plan Harmony (HMO-POS MA-Only)

Extra
Benefits

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Welcome to WellFirst Health — Provided by SSM Health Plan

Quality matters. We are committed to providing high-quality care and services to you. To learn about our quality efforts visit wellfirsthealth.com/quality.

The Home Team Advantage

At WellFirst Health — Provided by SSM Health Plan — you'll find your primary care provider (PCP) working together with a whole Care Team of nurses, pharmacists, case managers, social workers and others who know you and your specific medical needs. They collaborate to guide you to health resources within our system, including nutrition services, pharmacy needs, community programs and more.

Turn to your Care Team – **that's the WellFirst Health — Provided by SSM Health Plan — advantage.**



**Other non-SSM Health locations are also in-network. Check the find a location directory on wellfirsthealth.com*

Service Area

The service area for WellFirst Health — Provided by SSM Health Plan — is **Madison and St. Clair County, IL and St. Charles, St. Louis County and St. Louis City, MO.** You must live in one of these areas to join a WellFirst Health — Provided by SSM Health Plan — Medicare Advantage plan.





Member Checklist



We encourage you to complete this checklist to take advantage of the benefits and services available to you as a member:

☐ **Schedule your \$0 Annual Wellness Visit and \$0 Annual Physical Exam**

You'll want to make an appointment to see your primary care provider (PCP) so they can learn more about you and how to best care for you. Please bring your member ID card to your first appointment. To change your PCP at any time, simply contact the Customer Care Center.

☐ **Complete your health assessment survey**

Complete the short health assessment survey enclosed in this kit. This survey helps us provide you more personalized health care. You can send your completed health assessment back to us using the return envelope provided.

☐ **Transfer your medical records** (For members new to SSM Clinics)

Once you've scheduled an appointment with your new PCP, you should transfer your medical records from your previous Medical Group to your new Medical Group. Contact your previous Medical Group to complete an authorization to release protected health information so your new PCP knows about your previous health conditions and medical treatments.

☐ **Review your benefits**

Make sure you understand your health plan benefits, including limitations and exclusions. Find information in your Summary of Benefits and Evidence of Coverage documents, which can be found online at wellfirsthealth.com/medicaremember.

Please call the Customer Care Center to answer additional benefit questions you may have by calling **1-877-301-3326 (TTY: 711)**.

☐ **Tell us if you have other health coverage**

If you have more than one health coverage plan for your medical care, please contact the Customer Care Center to let us know. When you call, we can also help you figure out how your other health coverage works together with us.

☐ **Complete Appointment of Representative Form:**

Fill out and return the Appointment of Representative Form to ensure that your authorized representative can speak with us on your behalf.

This form is optional, but we recommend filing it out. It is included in the envelope.

Take Advantage of Tools and Resources

What you need, when you need it.

We want to take the stress out of finding the information you need to manage your health care and coverage. Visit wellfirsthealth.com/medicaremember to discover helpful tools that provide easy access to your coverage information, benefit details and answers to questions you might have along the way.

Online Member Portal

Access your plan information any time.

Discover a helpful tool that provides easy access to your coverage information.

With the Member Portal you can:

- Review your personal demographic/contact information
- Review enrollment/eligibility information
- View your primary care provider assignment
- View and print digital ID cards
- Review claims summaries

To Sign Up

You may only register for the Member Portal on or after the effective date of your WellFirst Health — Provided by SSM Health Plan — policy.

1. You'll need your member ID card to register for the Member Portal.
2. Navigate to wellfirsthealth.com/account-login
3. Click “WellFirst Health members”
4. Click the “Create new account” button.
5. Under “New Registration” select “Member”.
6. In the “Personal Information” section, enter your details:
 1. In the “Member Number” field, enter the “Member Number” shown on your ID card.
 2. In the “Policy Number” field, enter the “Group Number” shown on your ID card.
 3. Both numbers are case sensitive so be sure to enter them as shown exactly on your ID card.
7. Enter the “Verification Code” shown on the page before you select “Verify”.



Common Questions

I forgot my password.

How do I find out what it is?

Click Login to the Member Portal and select “Forgot your password?” to choose a new password.

I forgot my User ID.

How do I find out what it is?

IMPORTANT: Store your user ID in a handy place so you can easily access it when you need to login. If you forget your user ID, you will have to create a new account and re-register your account to access your information.

Who can I contact if I'm having issues or questions about the Member Portal?

Please call the Customer Care Center at **1-877-301-3326 (TTY: 711)**, 8 am to 8 pm (year-round) and weekends (Oct. 1 - Mar. 31).



Your Online Health Record

Access your health information any time.

MyChart is a free service for SSM patients, providing online access to information in your personal and family health records. MyChart wellfirsthealth.com/account-login or the MyChart app*.

With MyChart, you can:

- Communicate with a physician and health care team through secure messaging
- Get answers to your medical questions from the comfort of your own home
- Get real time lab and test results – no more waiting for a phone call or letter – view your results and your doctor's comments within days
- Request a prescription refill from your doctor
- View current medical records
- Manage your appointments – schedule your next appointment, or view details of your past and upcoming appointments
- Pay medical bills online

Sign Up for MyChart in Three Easy Steps:

1. Sign up at wellfirsthealth.com/account-login
2. Receive an activation code by U.S. Mail within 7-10 business days. This one time activation code is mailed to you to protect your privacy and ensure security. If you have not received an activation letter within 7-10 business days, check your email (including junk mail) should your request be denied.
3. Activate your account.

*Ask your clinic if MyChart or another secure messaging system is available

To activate your Member Portal account and sign up for MyChart

Visit wellfirsthealth.com/account-login



Additional Benefits

Not covered by Original Medicare

► **All of our plans** include the following:



► In-Home Support and Companionship

We've partnered with Papa, a company that connects screened and trained Papa Pals to members who seek assistance with transportation, meal prep, house chores, technology lessons, companionship, and other senior services. Your Pal can visit with you in your home or virtually for up to 10 hours per month. You and your Pal will be matched based on shared interests and communication style. This benefit is only available on the **SSM Health Companion** and **SSM Health Harmony** plans.



► Dental



All of our plans include coverage for both Preventive and Comprehensive Dental benefits through our partner Delta Dental. Our plan has no deductibles and a simple copay structure.

- Preventive and Diagnostic Services: \$0 copay
 - Gum disease maintenance and bridge/implants/dentures repairs: \$45 copay
 - Fillings, gum disease treatment and extractions: \$95 copay
 - Root canals, bridges, implants, dentures and crowns: \$595 copay
 - Our plan will cover \$1500 of dental services per year
- See our network of dentist at [wellfirsthealth.com/extrabenefits](https://www.wellfirsthealth.com/extrabenefits)



► Over-the-Counter

All of our plans offer \$60 per quarter for you to spend on useful over-the-counter supplies like bandages, pain relievers and much more. You can use your OTC card to shop online, at participating stores, or over the phone. Participating stores include Walgreens, CVS, Kroger and Walmart.



► Hearing

All of our plans include a hearing exam and a \$750 hearing aid allowance every year at our in network hearing aid providers.

► Find more information about our additional benefits
at wellfirsthealth.com/extrabenefits



► **Vision**

All of our plans include a yearly \$0 vision exam and a \$200 eyewear allowance every year at our in network eyewear providers.



► **Transportation**

All plans cover 24 one-way rides each year to medical appointments or to the local pharmacy to help keep you well.



► **Meal Benefit**

If you are discharged from the hospital or skilled nursing facility, all of our plans cover 14 meals delivered to your door. These meals will arrive frozen and you can heat and eat them at your convenience.



► **Gym Benefit**

All of our plans provide free gym memberships to in-network gyms, fitness centers and YMCAs through the Silver&Fit program. If you prefer to exercise in the comfort and convenience of your own home, you can elect to have at-home fitness kits mailed to you.



► **Chiropractic Care**

All of our plans cover additional chiropractic benefits to help you stay healthy and active.



► **Nurse Line**

Experienced registered nurses are always available to answer your questions and concerns. Nurses are available 24 hours a day, 365 days a year. If you're not sure you need to see a doctor—or you're wondering if you have a problem—give us a call.



► **Living Healthy Rewards**

We want to reward you for doing healthy activities. You can receive up to \$150 in rewards for completing healthy activities like receiving a flu shot and getting an annual wellness visit.

WellFirst Health – Provided by SSM Health Plan – Dental Wellness Benefits



Your smile says a lot about your overall health from head to toe. It's one reason why regular dental check-ups are so important: your dentist may discover clues about your health that even your doctor may not know about.

Tooth decay is the most common chronic disease among those 65 and older.

To take advantage of your benefits and help protect your health, be sure to schedule your regular check-ups.

Your dental benefits

We have partnered with Delta Dental of Wisconsin to provide you dental benefits with no waiting periods, deductibles, or coinsurance. Benefits include:

Preventive & Diagnostic

\$0 Copay per visit

Two routine preventive dental exams and cleanings per calendar year.

One X-ray and fluoride treatment per calendar year.

Comprehensive

\$45 Copay per procedure

Gum disease maintenance and bridge/implants/dentures repairs.

\$95 Copay per procedure

Fillings, gum disease treatment, and extractions.

\$595 Copay per procedure

Root canals, bridges, implants, dentures, and crowns.

*Maximum annual coverage limit – \$1,500
(Preventive, Diagnostic, and Comprehensive;
excludes copays)*

Additional cleanings

You will also have access to Delta Dental's evidence-based dentistry. People with certain health conditions may be eligible for up to two additional cleanings and one fluoride treatment per calendar year. Conditions include:

- Cancer therapy
- Gum disease
- Diabetes
- High-risk cardiac conditions
- Weakened immune systems
- Kidney failure or dialysis

Network

Find an in-network provider using the Provider Search tool and refer to the full dental certificate of coverage at [wellfirsthealth.com/extrabenefits](https://www.wellfirsthealth.com/extrabenefits) for a full listing of covered procedures. You must be seen by a Medicare Advantage network provider to receive dental benefits.

Medicare Advantage network discounts apply to all covered services even if annual maximum is reached.

Papa Pals

and Assistance from a Distance

► **Companionship**

Play board games, watch a movie, take a walk

► **Technology**

How to use computers, smart phones, software, telehealth

► **House Help**

Light cleaning, meal prep, organizing, pet help

► **Transportation**

Doctor appointments/pharmacy, grocery shopping, errands



The Impact of Social Isolation

.....
If you are a senior who is lonely
and socially isolated, you are:

3.4x

More likely to suffer
from depression

2x

Risk for Alzheimer's Disease

Our PAPA PALS

- Enthusiastic and compassionate
- Strict vetting process
- Background checks
- We provide liability insurance

Visit our website:
joinpapa.com

Or call
1-888-282-7665



LivingHealthy

POWERED BY **WebMD** | health services

is all about self-care!

At this time in life, self-care is more important than ever! WellFirst Health — Provided by SSM Health Plan — can help you take better care of your health so you can stay active and independent.



You can set your own goals and track activities on your computer to earn points for gift cards through the **Living Healthy portal by WebMD**, a trusted health partner.

Living Healthy Means Self-care

Taking care of yourself can sometimes be placed on the back burner when life keeps you busy. We care about your health and well-being, focusing on the whole person across **eight dimensions of wellness** making healthy living achievable and fun. We encourage you to take a few moments each day to nurture yourself! Living Healthy provides you with the right tools and information to achieve a healthier lifestyle.

Self-awareness

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

Self-confidence

- Daily Habits goal setting can help you achieve and maintain your health

Self-motivation

Log in to the **Living Healthy portal** today to start the journey to better health!

wellfirsthealth.com/login



Earn up to \$150 in rewards!

See back for details

Living Healthy Rewards

Your rewards. Your choice.



Earn up to \$150 in rewards!

WellFirst Health — Provided by SSM Health Plan — will reward you up to **\$150** for your healthy lifestyle. It's one of the many reasons Living Healthy has its rewards!

Here's how it works:



Choose the healthy activities you want to complete

Points
500

Each completed activity is worth reward points (example: 500 points = \$50)



Earn up to 1,500 points for a maximum of \$150 per calendar year **(before December 31)**



Rewards come in the form of gift card(s) of your choice to many national retailers, restaurants and other popular merchants

To learn more about Living Healthy Rewards and how to redeem reward points through your Living Healthy portal.

Visit wellfirsthealth.com/login

| Kickoff Activity | Points |
|---|----------------------|
| Online Health Assessment You must complete this activity before you can redeem your reward | 500 |
| Screening/Exam Activities | |
| Annual preventive office visit | 200 |
| Virtual Visit | 75 |
| Annual dental visit | 75 |
| Annual flu vaccine | 75 |
| Immunizations | 50 |
| Where to go for care | 50 |
| Well-Being Activities | |
| Complete Mental Health Assessment | 75 |
| R.E.A.L. Goal | 75 |
| Read a Book | 75 |
| 8 Dimensions Intro Video | 50 |
| Watch Webinar Series Video | 50 |
| Watch Harvard Happiness Study - Ted Talk | 50 |
| Tobacco-free User | 50 |
| Explore State & County Parks | 50 |
| Submit Advance Directive forms to your physician | 25 |
| Volunteer your time | 25 |
| Foodsmart Activities | |
| NutriQuiz | 100 |
| Meal Planner | 50 |
| ReTake NutriQuiz | 100 |
| Living Healthy Portal Activities | |
| Various Challenges Participate in a variety of monthly challenges to earn points. | 15-175 |
| Daily Habits | 100-400 |
| Sync device | 25 |
| Health topic self-assessment | 20-240 |
| Health Tracker | 2-360 per tracker |

All rewards MUST be redeemed before December 31, 2021.

How to log into Living Healthy


- 1 Visit wellfirsthealth.com/login and click on the WellFirst Health Living Healthy Log in.
- 2 Below the login fields, click **“Create Account”** if this is your first time logging into the Living Healthy portal.
- 3 Enter your **“Registration ID”** in the Authentication and Security Information section:

1 Authentication and Security Information


* **Registration ID:**
(Member Number, Gender (M or F), & the last 4 digits of your SSN)

Your “Registration ID” is your member number found on your member ID card, plus your gender and the last 4 digits of your Social Security Number. Please use your complete member ID including any leading zeros and use M or F for gender. Do not include spaces. You only need to enter this information once.

Your Member ID Card


WellFirst Health
provided by SSM Health Plan

Customer Care Center:
1-877-301-3326 (TTY: 711)



H8019-00X
HMO/POS
Member Name:
Member Number: A1100000000
Issuer:
Product: PBP Name
Group Number:
PCP: PCP NAME

RxBIN: 610602
RxPCN: NVTD
RxGrp: DHID

MedicareRx
Prescription Drug Coverage

Copays*: PCP: \$XX Specialist: \$XX

*Please refer to your plan materials for your additional financial responsibility including, but not limited to, deductible, coinsurance, and other out-of-pocket costs.

wellfirsthealth.com/medicare

Your Registration ID

- Member Number
 - + “M” for Male, or
“F” for Female
 - + Last 4 digits of Social
Security Number
-
- = A11000000000F1234

- 4 Create your user name and password:

* **Username:**
(6 or more letters or numbers; special characters allowed; no spaces)

* **Password:**

Password Strength

ON ☐ Hide Password [Requirements](#)

* **Retype Password:**

How to log into Living Healthy (cont.)

5 Enter your birth date and email address:

* Birthdate (mm/dd/yyyy):

* Email Address:
Enter the personal email address where you would like to receive your Health Manager mail. (If you do not have a personal email account, free email accounts are available. Well-regarded email providers include: [Gmail](#), or [Yahoo!](#), or [Outlook](#).)

* Verify Email Address:
(Please confirm your email address.)

6 Accept the Terms and Conditions in the Agreement section, then select Go:

2 Agreement

☐ * I have read and agree with WebMD's [Terms and Conditions](#) and [Privacy Policy](#).

For more information about what you should expect from us as we strive to deliver health and wellness solutions, review [Your Rights](#).

Go

7 You can select topics of interest or opt in to receive e-newsletters from WebMD. You can change your settings at any time in the Living Healthy portal.

If you have questions or issues creating an account, please contact WebMD Customer Service at 1-855-829-4180.

If you need alternative options for participation in this rewards incentive program, please contact WellFirst Health — Provided by SSM Health Plan — Member Services directly at 1-877-301-3326 (TTY: 711).

LivingHealthy
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SOMETHING FOR EVERYONE®

Welcome to the Silver&Fit® Healthy Aging and Exercise program where you can get fit in the best way for you!

Enjoy one, some, or all of the following at no cost to you:



1,500+ Digital Workout Videos

Go to **www.SilverandFit.com** or download the Silver&Fit ASHConnect™ mobile app to view yoga, strength, Pilates, walking, cardio, and many other workout videos, perfect for all fitness levels.



Daily Workout Videos

Join daily workout classes on Facebook Live and the Silver&Fit YouTube channel.



www.facebook.com/SilverandFit
www.youtube.com/SilverandFit



Stay Fit Kits

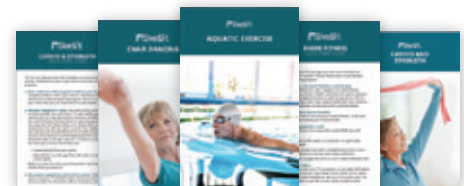
Pick one (1) of the following per benefit year:

- Garmin® or Fitbit® Wearable Fitness Tracker Kit*
- Yoga Kit with a mat and hand towel
- Beginner, Intermediate, or Advanced Strength Kit with exercise bands and dumbbells



Home Fitness Kits

Pick up to 2 kits per benefit year from our 34 unique options, including Aqua, Tai Chi, Chair-Based Exercise, and more.**





Access to 15,000+ Participating Fitness Centers

Work out at fitness centers including:



Go to **www.SilverandFit.com** to get started today! For questions, call us toll-free at 1-877-427-4788 (TTY/TDD: 711), Monday through Friday, 7 a.m. to 8 p.m. Central time.

*The Garmin or Fitbit promotional code cannot be used in combination with any other promotion on the Garmin or Fitbit website. Once selected, Stay Fit Kits cannot be exchanged.

**Members cannot select the same Home Fitness Kit twice in the same benefit year. Once selected, kits cannot be exchanged.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. Please talk to a doctor before starting or changing an exercise routine. The people in this piece are not Silver&Fit members. Silver&Fit, Something for Everyone, ASHConnect, and the Silver&Fit logo are trademarks of ASH. Kits are subject to change. Other names or logos may be trademarks of their respective owners. Participating facilities and fitness chains may vary by location and are subject to change.

SSM Health Plan is an HMO/HMO-POS with a Medicare contract. Enrollment in SSM Health Plan depends on contract renewal. SSM Health Plan markets under the name WellFirst Health.

M950-712G-DWHP Program Flier 08/20 © 2020 American Specialty Health Incorporated. All rights reserved.



Getting the Right Care at the Right Place at the Right Time

The Importance of Primary Care

We ask our members, at enrollment, to select a primary care provider (PCP) within the WellFirst Health — Provided by SSM Health Plan — network when you enroll. This is because our coverage options emphasize a proactive, preventive approach to care – one where a PCP oversees all aspects of your health care needs and keeps you well through regular visits. **Your PCP should serve as your first point of contact** when medical care is needed, especially for treatment of a chronic condition or for preventive care.

Urgent Care*

If you need a same-day appointment, try calling your primary care clinic first, as appointments are often available the same day for immediate treatment. Your clinic may direct you to go to urgent care if you need attention sooner than a clinic visit. Common reasons to visit **urgent care** include minor burns, sprains or strains, minor lacerations or rashes, and migraines. Urgent care sites are generally open evenings and weekends.

Emergency Care*

Severe illnesses, injuries and symptoms might mean you need **emergency care**. Common reasons to seek emergency care include heart attack symptoms (chest pain, shortness of breath, nausea/vomiting), stroke symptoms (slurred speech, sudden weakness and vision loss, and dizziness), and head trauma or sudden confusion. **Call 911 if you think your health problem is life-threatening or could worsen on the way to the hospital.**

Specialty Care

In addition to primary care, the network includes a variety of medical specialties. Your PCP can help you select the specialist who is right for you. Visit wellfirsthealth.com/doctors for our online provider directory, which contains a comprehensive list of specialty providers, behavioral health services and hospitals. Turn to page 26 for more information about specialty care and when a prior authorization might be needed for these types of services.

Virtual Visit

Go to wellfirsthealth.com/virtualvisit to get a diagnosis, a treatment plan and even a prescription, if needed! Virtual Visits are available to members through age 80. To ensure members receive the highest quality of care, those age 81 and above should be seen at a clinic or doctor's office.



Not sure where to go for care?

If you're not sure where to go for care or you have a health concern, call the Nurse Advice Line at **1-833-925-0398**. Experienced registered nurses are here to help 24/7/365.

*Both urgent and emergency care are covered under your plan if you are not able to return to the WellFirst Health — Provided by SSM Health Plan — network for immediate treatment. If you require urgent or emergency care outside the network and are unable to get to a plan provider, please go to the nearest urgent care center or emergency room for treatment. It is important to notify the plan of your out-of-network urgent or emergency visit by calling the Customer Care Center at **1-877-301-3326 (TTY: 711)**. If you are enrolled in an HMO plan, a plan provider should deliver all follow-up care. Out-of-network care services require approval by WellFirst Health — Provided by SSM Health Plan — unless you are enrolled in an HMO-POS plan.

Tips for a Better Appointment

Creating a strong, trusting relationship with a primary care provider (PCP) is at the heart of our preventive care philosophy at WellFirst Health — Provided by SSM Health Plan.



Plan Ahead

Bring a list of your symptoms, including when they started, how often they occur and what eases them before coming to a diagnostic appointment. List any other topics you also want to discuss with your PCP. Talk about the most important concerns first.



Talk About Preventive Care

During a routine or annual checkup, make sure to talk to your PCP about what preventive screenings may be right for you and when you should have them. See page 9 for preventive care details.



Bring Your Medications

Bring in bottles of your current prescriptions and the over-the-counter medications and supplements you take. (Put them in a bag so you can easily carry everything.) Also, be sure to write down the contact information for any other providers, a list of your allergies and any pertinent medical information.



Ask Questions

Don't hesitate to ask a question of your PCP if you do not understand something.



Be Open & Honest

The more your PCP knows about your lifestyle, the better he or she is able to treat you. Be prepared to discuss details like where you live, family medical history, your diet and sleeping habits.



Take Notes

Write down information or ask your PCP to make notes for you during your appointment. You might consider bringing a friend or family member to take notes and help you remember important information.



Contact Your PCP

If you have more questions or have problems with medications, call your PCP or send a message through MyChart (or another secure online health messaging system).



Schedule Your Annual Wellness Visit and Annual Physical Today

Your annual wellness visit and annual physical are at the core of your preventive care plan. Preventive screenings can catch diseases, such as cancer, early when they are most treatable. By regularly scheduling your annual wellness visit and annual physical, your PCP will be more familiar with your health history and can make better recommendations about your care.

Ways to promote Healthy Aging: ▶ Staying Active ▶ Emotional

Your Primary Care Provider (PCP) may have already discussed these topics with you, but they wanted to be sure you had the important information regarding these areas of your health.

▶ Improve Your Overall Health by Staying Active

Staying active helps you be healthier and stronger – and feel your best – at every age. Getting 30 minutes of moderate exercise such as brisk walking, gardening or mowing the lawn, at least five days a week helps lower your risk of serious illness and improve your mood.

Whether you are a senior with a few aches, a busy parent or grandparent, or a weekend warrior, it can be hard to start and keep moving. But no matter what your health condition or age, some physical activity is better than no activity.

Being fit can help you live longer, maintain strong bones and give you a sense of balance.

Healthy activities do not need to be hard.

Start slowly with a daily walk, then add an exercise activity such as yoga or tai chi. Many fitness videos can be found on the internet – including tai chi and yoga.

▶ Manage Your Social and Emotional Wellness

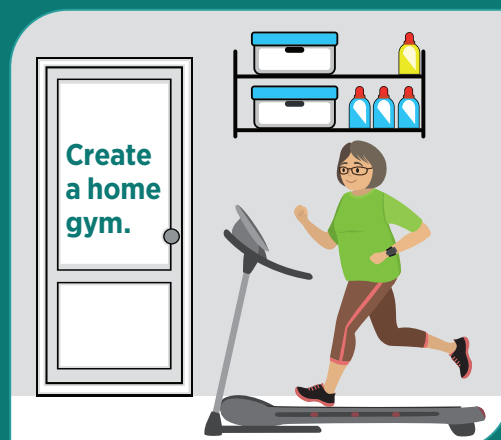
Your emotional well-being is closely tied to your physical health, social connections, attitudes and beliefs and other health factors.

Tips for Emotional Well-being and Staying Socially Connected:

1. Have a plan to reduce stress: Learn about and add relaxation or meditation to your daily routine.
2. Sharpen your mind: As you age, you may find yourself forgetting things. This is normal. Try coloring, doing crosswords, or starting up a new (or old) hobby.
3. Stay connected with family and friends: Schedule regular phone calls or video chats during meals.
4. If you have limitations, ask for help and let your PCP know when changes limit your daily activities.
5. Set a consistent sleep schedule.
6. Eat a healthy diet to maintain a healthy weight and reduce your waistline.
7. Check your home for safety and remove tripping hazards.

Ways To Help You Stay Active:

- Get up and get moving during commercial breaks while watching TV.
- Walk around the block or visit a park.
- Join a health club or sign up for an exercise class. Our fitness benefit provides free access to some gyms in your area.
- Give fitness DVDs a try – you may be able to find them at your local library or online. Our fitness benefit provides fitness DVDs and a home exercise kit at no cost to you.



Well-being ► Good Health

► Make Good Health a Priority

Maintain preventive healthcare such as; age appropriate cancer screening, screening for bone loss that might put you at risk for fractures, and routine immunizations, including vaccination against influenza.

Your annual wellness visit can be done virtually. Virtual visits can also help manage any chronic conditions you may have, such as high blood pressure or diabetes.

Not feeling yourself? Know When to Seek Help:

If you have lost interest in your usual activities, or are feeling sad or a little bit down, speak with your PCP about getting the support you need. Having a strong support system of family and friends can help too.



Understanding Your Prescription Drug Coverage*

How to use your pharmacy benefit



Members save money by filling prescriptions at our preferred pharmacy network locations:

- ▶ All SSM Pharmacies, CVS, Walmart, Target, Dierbergs, Schnucks and select community pharmacies, such as Medicine Shoppe



Members have access to standard retail pharmacy network that includes:

- ▶ Most national pharmacy chains, including Walgreens
- ▶ Many retail and grocery store pharmacies
- ▶ Many independent, local community pharmacies



Members have access to mail order pharmacies through Costco**

* No prescription coverage for SSM Health Plan Harmony (HMO-POS MA-Only)

** You do not need to be a Costco member to use the Costco Mail Order Pharmacy

Insulin Savings

You only pay a \$30 copay per prescription at preferred pharmacies and \$35 at standard retail pharmacies for insulin included on our formulary until you reach the catastrophic coverage stage. These savings apply through the deductible and copay stages and the donut hole.

Drug Formulary


Your prescription coverage is based on a drug formulary, or list of drugs, used by WellFirst Health — Provided by SSM Health Plan — to help you differentiate what is and isn't covered. The formulary breaks the drug list into tiers, indicating different levels of cost sharing. As with most prescription drug coverage, there are limitations to coverage that help keep plan costs down. Make sure you are familiar with both your plan's specific coverage details and our general limitations and procedures as explained on the following page.



Visit
[wellfirsthealth.com/
medicaremember](https://wellfirsthealth.com/medicaremember)

to find preferred pharmacies and standard retail pharmacies near you.



 Save money by filling your prescriptions at **Preferred Pharmacy** locations

Supporting Diabetes Management

\$0 Part C Benefits

- 

PCP Visits
- 

Outpatient Mental Health
- 

Labs
- 

Diabetes Supplies
- 

Kidney Disease Education

Additional Benefits

- 

Routine Footcare
10 Visits Per Year
(incl. Nail Clipping)
- 

Comprehensive Dental
and Extra Services for
Members with Diabetes
- 

Fitness Benefits
Gym Memberships and
At-Home Fitness Kits
- 

Diabetes-Friendly Meals
After Hospital Stays
- 

\$0 Eye Exams
+ Eyewear
- 

Hearing Aids
- 

Transportation to
Medical Appointments
and the Pharmacy
- 

Over-the-Counter
\$60 per Quarter

Pharmacy Benefits

Insulin Savings Program
Reduced copays until the catastrophic phase

\$30 insulin fills at preferred pharmacy locations
\$35 insulin fills at standard retail pharmacies

Insulin Savings Program applies to all insulins on the formulary:
Pen Injector, Injectable Solution, Injectable Suspension, Cartridge

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Understanding Your Prescription Drug Coverage* (cont.)

Medicare drug coverage can be hard to understand. Here are answers to some of our most frequently asked questions:

Are my drugs covered by the plan?

Our plan uses a drug formulary to determine how each drug is covered and any requirements for coverage. Visit [wellfirsthealth.com/medicaremember](https://www.wellfirsthealth.com/medicaremember) to view our comprehensive drug formulary. The formulary allows you to search by drug name, type or tier. See your plans Evidence of Coverage to calculate how much you can expect to pay for drugs in each tier.

What is the difference between Part D and Part B drugs?

It is important to understand the difference in coverage as Part D drugs are covered under the drug benefit while Part B drugs are considered a medical benefit:

- Part D drugs are the more common drugs you get at the pharmacy counter and can be self-administered. See chapters 5 and 6 of your Evidence of Coverage document to learn more about Part D drugs.
- Part B drugs typically are not self-administered and are commonly provided in the hospital or clinic settings. Examples of these drugs include injectable anti-cancer drugs, Intravenous Immune Globulin drugs, or home dialysis drugs. Please be aware these drugs will likely apply a separate member cost sharing amount. As an example, an infusion drug provided under the home health benefit will likely have a separate cost sharing amount for the drug. Accu-Chek® diabetic test strips are covered under part B.

Can using mail order really provide savings?

The mail order program can provide savings through the Initial Coverage Stage, as we offer discounted copays on a 90-day supply for tiers 1, 2 and 3. Using mail order is also convenient! You can avoid taking time to drive to a pharmacy by having your drugs delivered to your home. You can get a 90 day supply of many drugs at most pharmacies at the same discounted price as mail order drugs.

Why does my cost sharing for a drug change through the year?

The Medicare Part D program has four defined segments of benefit offerings known as the Deductible Stage, Initial Coverage Stage, Coverage Gap and Catastrophic Stage. Each benefit segment may have different member cost sharing amounts. The coverage and description of these benefit segments can be found in Chapter 6 of your Evidence of Coverage document.

Reach out to our the Customer Care Center if you have any prescription drug coverage questions at 1-877-301-3326 (TTY: 711), 8 am – 8 pm, weekdays (year-round) and weekends (Oct. 1 – Mar. 31).

Formulary Management Procedures

The WellFirst Health — Provided by SSM Health Plan — drug formulary is reviewed every month and updated on a regular basis. For example, we update the drug formulary when a new generic drug is approved. Visit wellfirsthealth.com/medicaremember to view the **2021 Drug list/formulary** for the most up-to-date drug formulary details.

Restrictions and limitations apply to the drug formulary, when necessary:

- **Prior Authorization:** WellFirst Health — Provided by SSM Health Plan — requires you or your physician to get prior authorization for certain drugs. This means that you will need to get approval from us before you fill your prescriptions. If you don't get approval, the drug will not be covered. The drug formulary lists drugs that need prior authorization. You may also call the Customer Care Center for questions or information about your prescription drug benefits.
- **Quantity Limits:** For certain drugs, WellFirst Health — Provided by SSM Health Plan — limits the amount of the drug that you can have each time you fill your prescription. The amount or supply of the drug product dispensed can be limited either per prescription or per a specific amount of time. For example, we may limit a drug to 60 tablets over a 30 day period.
- **Step Therapy:** In some cases, WellFirst Health — Provided by SSM Health Plan — requires you to first try certain drugs to treat your medical condition before we will cover another drug for that condition. For example, if Drug A and Drug B both treat your medical condition, the health plan may not cover Drug B unless you try Drug A first. If Drug A does not work for you, then Drug B will be covered.
- **90 Day Supply of Drugs:** You may be able to receive a 90 day supply of most drugs on our drug formulary. These drugs are available with reduced cost sharing at most pharmacies and through our convenient mail order service. Drugs not available through mail order are noted with "NM" in the notes column of the drug formulary.
- **Limited Distribution:** The Food and Drug Administration restricts certain drugs to certain pharmacies. These drugs can only be obtained at specialty-designated pharmacies able to appropriately handle the drugs.

To view our drug formulary and other pharmacy resources

▶ Visit wellfirsthealth.com/medicaremember

* No prescription coverage for SSM Health Plan Harmony (HMO-POS MA-Only)

The Advantages of Preventive Care

Staying healthy to keep your independence

WellFirst Health — Provided by SSM Health Plan — is not only here for you when you are sick, but also to help keep you healthy in the first place. By focusing on preventive care and wellness, we can work together to help you avoid illness and stay healthy!

Here are some preventive care services you can take advantage of today:

These preventive care services are covered at 100%.

- ▶ **Annual wellness visit and annual physical exam**
- ▶ **Flu, hepatitis B and pneumococcal vaccines**
- ▶ **Mammograms and pelvic exams**
- ▶ **Colorectal cancer screening**
- ▶ **Prostate cancer screening**
- ▶ **Routine screenings**
- ▶ **Diabetes screenings and self-management training**
- ▶ **\$0 copays for Tdap and Shingles vaccines**



Preventive care vs. Problem-related care

Your health plan covers many preventive services you can receive from your primary care provider with no out-of-pocket costs. Covered preventive services are meant to help you stay “well” when no signs, symptoms or complaints are present.

Problem-related care from your PCP is still \$0. Follow-up services for problem-related care may have additional out-of-pocket costs. These are services you receive related to an illness or health condition.

▶ Visit wellfirsthealth.com/medicaremember



Understanding Prior Authorization

Making sure it's covered

As you navigate your health care, it's important to remember that certain medical services require prior authorization. If it is determined that your specific service need requires this, it must be submitted to WellFirst Health — Provided by SSM Health Plan.

WellFirst Health — Provided by SSM Health Plan — will not cover the cost of certain medical services if your prior authorization request is not received or approved.

Services that may require a prior authorization include, but are not limited to:

- ▶ **Medically-related dental services**
- ▶ **Radiology services**
- ▶ **Durable medical equipment**
- ▶ **Mental health care**
- ▶ **Outpatient therapy**
- ▶ **Outpatient substance abuse**
- ▶ **Outpatient surgery**
- ▶ **Prosthetic devices**
- ▶ **Inpatient hospital care**
- ▶ **Skilled nursing facility**
- ▶ **Certain drugs
(see formulary for more details)**
- ▶ **Out-of-network services***

*Members on HMO-POS plans do not require a prior authorization before using out-of-network services. For HMO plans, if prior authorization is approved for out-of-network services, the member will pay the in-network cost-sharing amount.



Understanding What You Pay

For your Medicare Advantage coverage

Cost Sharing Definitions

Copay

A fixed amount that you pay for a covered health care service, usually when you get the service. The amount can vary by the type of covered health care service.

Deductible

The amount you owe for health care services or medications covered by a health plan before the plan begins to pay. For example, if your prescription drug deductible is \$360, you pay the first \$360 for prescription drugs subject to the deductible.

Coinsurance

Your share of the costs of a covered health care service, calculated as a percent of the allowed amount for the service. For example, if WellFirst Health — Provided by SSM Health Plan's — allowed amount for an office visit is \$100, your coinsurance payment of 20 percent would be \$20.

Annual maximum out-of-pocket limit

The maximum amount you will pay out of pocket for covered medical expenses per plan year. Premiums and payments for prescription drugs do not count toward medical annual maximum out-of-pocket limits. All charges above this amount will be paid in full by WellFirst Health — Provided by SSM Health Plan. You can find the details of your maximum out-of-pocket limit in your Evidence of Coverage.

For more information

▶ Visit wellfirsthealth.com/medicaremember

Your Rights and Responsibilities

You deserve the best service and health care possible. Rights and responsibilities help foster cooperation among members, practitioners and WellFirst Health — Provided by SSM Health Plan.

Visit wellfirsthealth.com to view your Notice of Privacy Practices or call the Customer Care Center.

Grievance and Appeals

We know that at times you may have questions or concerns about benefits, claims or services you have received from WellFirst Health — Provided by SSM Health Plan. When such a concern or complaint arises, we encourage you to reach out to the Customer Care Center. A Medicare Specialist will make every effort to resolve your concern promptly and completely. Your input matters, and we encourage you to call with any concerns you may have regarding your health care. As a health plan member, you also have certain grievance and appeals rights.

You can call the Customer Care Center or visit wellfirsthealth.com/medicaremember for more information on how to file a grievance or appeal.

Limitations and Exclusions



Reference your Evidence of Coverage, which can be found online at wellfirsthealth.com, for a list of services and items that either are not covered under any condition or are covered only under specific conditions.

Need More Information?

Reach out to the Customer Care Center at 1-877-301-3326 (TTY: 711).

8 am – 8 pm, weekdays (year-round)
and weekends (Oct. 1 – Mar. 31).

Your Notes



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WellFirst Health[®]
provided by SSM Health Plan

SSM Health Plan is an HMO/HMO-POS with a Medicare contract. Enrollment in SSM Health Plan depends on contract renewal. SSM Health Plan markets under the name WellFirst Health. This information is not a complete description of benefits. Call 833-551-0565 (TTY: 711) for more information. You must continue to pay your Medicare Part B premium. ©2020 SSM Health Plan

WellFirst Health - Provided by SSM Health Plan | 12312 Olive Blvd. | St. Louis, MO 63141
1-877-301-3326 (TTY: 711) | wellfirstthehealth.com