



Benefit Tips

Western
Health
Advantage



Unique strengths of Western Health Advantage (WHA)

Membership in Western Health Advantage offers you value-added benefits.

Choice of specialists

In many HMO plans, members are only able to see specialists within their Primary Care Physician's (PCP's) medical group. This can limit the patients' choices and create frustration. WHA's unique Advantage Referral program gives our members choice and flexibility. Within this program, WHA members can select a PCP from one medical group and, when referred for specialty care, may elect to see many of the specialists in any of the other WHA medical groups.

24/7 nurse advice

WHA provides all our members an around-the-clock nurse advice line. The bilingual registered nurses at Nurse24SM are ready to answer your general health, wellness and medical questions or provide triage of your urgent issues – all day, every day.

Global emergency services

WHA goes the extra mile to bring our traveling members peace of mind.

Our partnership with Assist America, one of the nation's premier global emergency services providers, gives WHA members access to a global network of expert medical providers, critical care monitoring and case management, emergency medical evacuation, care of minor children and much more. Assist America's experienced crisis management professionals, working out of a state-of-the-art operations center with worldwide response capabilities, help us care for our members the way we want – thoroughly, immediately and with a high degree of satisfaction!

Tools for healthy living

WHA's fitness planning online resource brings health improvement right to your fingertips!

Whether you're just starting out or an established fitness buff, Healthyroads fitness planning is a great resource for those planning a health improvement strategy. From start to finish, these online tools and resources help our members create and follow a personalized plan to improve their health.

Answers to common questions about your health plan

Who can be my PCP?

Primary Care Physicians (PCPs) can be practitioners of Family, Internal or General Medicine, Pediatricians and in some cases, Obstetricians and Gynecologists. Each family member can choose his/her own PCP from any of our medical groups. The PCP is responsible for coordinating all of your medical care. It is extremely important to get established with your physician as soon as your coverage becomes effective.

Is my doctor in the WHA plan?

The WHA Provider Directory lists PCPs and specialists, however, we add new providers from time-to-time and others may leave WHA as they retire or relocate. Our online, interactive Provider Directory at westernhealth.com is a great tool to get the most up-to-date information about participating providers. You can also search for a provider by name or another criterion, such as the location of the practice(s), certifications they have or languages they speak.

What if I'm receiving treatment from a non-network physician?

If you're a new member currently undergoing acute treatment with a non-participating provider, you may qualify for Continuity of Care. For more information or to obtain a Continuity of Care (CoC) Request Form, please contact WHA Member Services as listed to the right. You may also access CoC Forms on the WHA website.

What should I consider when choosing a PCP?

Here are a few questions that may be useful to consider when selecting a new PCP:

- What's the most convenient location for your PCP's office? (Near work? Near home?)
- Would you prefer a male or a female PCP?
- Would you like to see your PCP in a private office or in a setting that offers multiple services under one roof?
- Do you have linguistic or cultural needs? (Would you prefer to speak to your PCP in another language?)
- Do your friends or colleagues have a doctor they recommend? (Referrals are a great way to find the right PCP.)

What if I want to change my PCP?

Simply call WHA Member Services with the name of your new physician, or log on to "Personal Access" at westernhealth.com. PCP changes are effective the first of the following month and a new ID card will be sent to you.

When will I get an ID card?

ID cards are mailed to members' homes within a few weeks of enrolling. New ID cards are also mailed whenever a change occurs which affects the information on the card, such as a new PCP, a name change or a new medical plan. A copy of your enrollment form or electronic enrollment confirmation can be used as temporary proof of coverage until your card arrives.

We are here to help you.

WHA Member Services

Monday – Friday, 8am – 5pm

916.563.2250 local

888.563.2250 toll-free

888.877.5378 tty

memberservices@westernhealth.com

westernhealth.com

Nurse24SM Advice Line

877.793.3655 toll-free

mywha.org/healthsupport

Our Member Services department is happy to help you:

- Get started with your WHA coverage
- Choose a PCP or learn how to see a specialist
- Obtain and understand your benefit plan information
- Find out what to do if traveling or in an emergency situation
- Obtain interpretive services or translations of printed materials
- Find out what to do if you receive a bill
- File a compliment or complaint

What happens if I need to see a specialist?

Your PCP will refer you when you require services from a specialist. Members can self-refer within the network for their annual eye exam and OB/GYN visits.

Am I limited to only the specialists in my PCP's medical group?

While your PCP will typically refer you within his or her affiliated medical group, you are not limited to only those specialists. WHA's Advantage Referral program allows members who are referred for specialty care to elect to see most of the participating specialists, regardless of their medical group. Women may also choose a participating OB/GYN from a WHA medical group other than their PCP's. Please refer to the Provider Directory or call WHA Member Services to ensure the specialist participates in the Advantage Referral program.

What if I need help with complex medical issues?

WHA makes routine and complex Case Management (CM) services available at no extra cost for members who qualify for them – generally, those with conditions that require a high level of coordination of care among multiple specialists and other health care providers. To learn more about our CM services or to determine if you qualify, please contact WHA Member Services as listed above.

Additionally, for certain members living with chronic conditions, WHA offers – also at no cost – Disease Management (DM) programs to assist with identifying strategies to optimize their health and reach personal health goals. To learn about current DM programs and the populations they serve, please visit our website at westernhealth.com or contact WHA Member Services as listed above.

What if I have an out-of-area emergency?

WHA covers you for urgent care and emergency care services wherever you are in the world. If you are hospitalized at a non-participating facility because of an emergency, WHA or your PCP must be notified within 24 hours of the emergency or as soon as possible.

Please note that emergency room visits are not covered for non-emergency situations. Also, call your PCP for all follow-up care

to your emergency treatment. If you return to the emergency room or non-participating provider for follow-up care (for example, removal of stitches or redressing a wound), you will be responsible for the cost of the service. If your emergency health problem requires a specialist, your PCP will refer you to an appropriate participating provider as needed.

What if I live outside the WHA Service Area?

WHA is pleased to welcome new members who work in the health plan's service area, but who may be living on the borders or outside the county boundaries in which WHA is licensed for business. If you are one of these commuters, it is important to understand that you must choose a PCP from the WHA network and you are required to receive all routine and preventive services there. This includes care you may require for routine illnesses such as colds, flu, headaches, minor sprains and other illnesses and injuries that are not classified as urgent or emergency care.

As a reminder, the WHA service area includes the counties of Sacramento, Yolo, Solano, western El Dorado and western Placer. For a service area map, see WHA's website at westernhealth.com.

Is my son/daughter covered while attending college away from home?

If your child dependent lives outside our service area, he or she is eligible for coverage only if a full-time student at an accredited institution of higher learning. Please note that full-time students who reside outside the service area must obtain all routine, preventive and follow-up care from providers in the WHA network. When outside the service area, these students are covered only for urgent or emergency care.

If I'm on a high-deductible plan, how can I review and track the amounts applied toward my annual deductible?

You can review your deductible balances online at westernhealth.com through our secure, member-only "Personal Access" page. Members enrolled in HSA compatible plans are also able to track their annual out-of-pocket maximum (OOP).

Other resources

Information and resources pertaining to utilization management and quality procedures are available to WHA Members, prospective members and employers through our website. At westernhealth.com, you will find information about the following topics, among others:

- Prior Authorization
 - » What does and doesn't require Prior Authorization?
 - » How does WHA make medical necessity decisions?
- Member participation in medical treatment decisions
- Second opinions
- New technology requests
- Standing referrals
- Continuity of care
- Grievances and appeals

Much of this information is also detailed in our Combined Evidence of Coverage and Disclosure Form (EOC/DF) document for your plan. Feel free to ask your employer or contact WHA Member Services for a printed copy of the EOC/DF.

Cultural and linguistic services

Western Health Advantage and our providers support your right to obtain excellent care. If you have needs with regard to your culture, language or a disability, please contact our Member Services department.

If you need assistance in a language other than English, WHA offers verbal interpretation services – simply contact our Member Services department as indicated on the page prior, or let your doctor's office know when you call for an appointment. WHA also has Spanish language versions of all vital plan documents available to our membership online or through WHA Member Services.

Importante: ¿Puede leer este documento? Si no, nosotros le podemos ayudar a leerlo. Además, usted puede recibir este documento escrito en español. Para obtener ayuda gratuita, llame ahora mismo a Western Health Advantage al (916) 563-2250 o gratis al (888) 563-2250, lunes a viernes de 8am a 5pm.

