Make a Healthy Switch

YOUR HEALTH BENEFITS | 2021
Western Health Advantage

It’s that time of year again—open enrollment for your health coverage. If you’re looking for an affordable, quality health plan, choose one designed to keep you, your family and budget healthy and happy. Western Health Advantage was designed to deliver the benefits and coverage you and your family need, along with the care and attention you deserve.

Before you check the same health plan box as last year, check out your options with Western Health Advantage.

WHA CalPERS Member Services Team
7 days a week, 7 a.m. to 8 p.m.
888.WHA.PERS (888.942.7377)
whapers@westernhealth.com

westernhealth.com/calpers
DIRECTORY SEARCH

Visit westernhealth.com/calpers to search a full listing of primary care physicians, specialists, hospitals, pharmacies and urgent care centers in your area.

Use this step-by-step resource to help deliver the results you are looking for.

1. Choose the type of provider you are looking for:
   - Primary Care Physician (PCP) — choose from: Family Medicine; General Practice; Internal Medicine; and Pediatrics.
   - Specialist — examples include: Allergy; Cardiology; Dermatology; Obstetrics/Gynecology; Oncology; and Podiatry.
   - Facility — examples include: Hospitals/Emergency Rooms; Pharmacies; Laboratories; and Urgent Care Centers.

2. Use optional search filters:
   - If you would like to narrow your search to a specific type of PCP, specialist or facility, select the type from the drop-down menu.
   - If you are looking for a specific provider or facility, enter the provider’s last name or facility name and click submit.

3. Navigate search results:
   - To get additional details about a provider, click on their address.
   - From the map view, click the red marker to get details about the provider.
   - To continue filtering your search results, choose the filter results option located at the top of your search results.

4. Select advanced filters to define your search:
   From the filter results menu, narrow down your search results by:
   - Provider type
   - Specialty
   - Medical group affiliation
   - Panel status
   - Effective date
   - Languages spoken
   - Gender

5. Capture your search results:
   Once you’ve completed your search, simply click print results to generate a downloadable and printable PDF.

Virtual Visits Covered on WHA Plans

Contact your doctor’s office to learn about virtual care visits available to you. When a WHA network provider offers virtual visits, you will have the same low copayment that you would have for an office visit. Refer to your plan’s Health Plan Benefits and Cost Matrix within your Evidence of Coverage and Disclosure Form (EOC/DF).
Health Plan Benefits and Cost Matrix: Western Health Advantage (HMO)

This matrix is intended to be used to help you compare coverage benefits and is a summary only. The Evidence of Coverage and Disclosure Form (EOC/DF) and plan contract should be consulted for a detailed description of coverage benefits and limitations.

### Member Responsibility

**Annual Deductible**
- $0 There are no deductibles for the medical benefits under this plan.

**Annual Out-of-Pocket Maximum**
- The out-of-pocket maximum is the most a member will pay in a calendar year for covered services. Once copayment costs reach the annual out-of-pocket maximum, WHA will cover 100% of the covered services for the remainder of the calendar year. Amounts for non-covered services, and for certain covered services as noted below, do not count toward a member’s out-of-pocket maximum.

- $1,500 Self-only coverage
- $1,500 Individual with family coverage
- $3,000 Family coverage

**Lifetime Maximum**
- Unlimited There are no lifetime maximums for this plan

### Cost to Member

**Preventive Care Services**
- $0 Preventive care services, including related laboratory tests and radiology, as outlined under the Preventive Services Covered without Cost-Sharing section of the Evidence of Coverage and Disclosure Form (EOC/DF). See additional benefit information at mywha.org/preventive.
  - Annual physical examinations and well baby care
  - Immunizations, adult and pediatric
  - Women’s preventive services
  - Routine prenatal care and lab tests, first post-natal visit and breastfeeding support, supplies and counseling
  - Breast, cervical, prostate, colorectal and other generally accepted cancer screenings

  Note: Procedures resulting from screenings are not considered preventive care. In order for a service to be considered “preventive,” the service must have been provided or ordered by your PCP or OB/GYN, and the primary purpose of the visits must have been to obtain the preventive service. Otherwise, you will be responsible for the cost of the office visit as described in this copayment summary.

**Professional Services**
- $15 per visit Office or virtual visits, Primary Care Physician (PCP)
- $15 per visit Office or virtual visits, specialist
- $0 Vision, hearing and audiological exams
- $0 Family planning services, including injectable contraceptives

**Outpatient Services**
  - Outpatient surgery
  - $15 per visit • Performed in office setting
  - $0 • Performed in facility
  - Dialysis, infusion therapy and radiation therapy
  - $0 • Performed in office setting
  - $0 • Performed in facility
  - $0 Laboratory tests, X-ray and diagnostic imaging
  - $0 Allergy testing and allergy shots

**Hospitalization**
- $0 Facility fees – semi-private room and board and hospital services for acute care or intensive care, including:
  - Newborn delivery (private room when determined medically necessary by a participating provider)
  - Use of operating and recovery room, anesthesia, inpatient drugs, X-ray, laboratory, radiation therapy, blood transfusion services, rehabilitative services, and nursery care for newborns
- $0 Professional inpatient services, including physician, surgeon, anesthesiologist and consultant services
cost to member

Urgent and Emergency Services
Outpatient care to treat an injury or sudden onset of an acute illness within or outside the WHA Service Area:

- $15 per visit
  - Physician’s office
- $15 per visit
  - Urgent care virtual visit
- $15 per visit
  - Urgent care center
- $50 per visit
  - Emergency room (waived if admitted)
  - Ambulance service as medically necessary or in a life-threatening emergency (including 911)

Durable Medical Equipment (DME)

- $0
  - Durable medical equipment, when determined by a participating physician to be medically necessary and when authorized in advance by WHA, including diabetic supplies, orthotics and prosthetics:
    - Diabetic supplies
    - Orthotics and prosthetics
    - Eyeglasses or contact lenses following cataract surgery

Behavioral Health Services: Mental Health Disorders and Substance Abuse

- $15 per visit
  - Office or virtual visits and group therapy
- $0
  - Other outpatient items and services, including intensive outpatient, partial hospitalization, day treatment programs and home-based applied behavioral analysis for treatment of autism
- $0
  - Inpatient hospital services, including detoxification—provided at a participating acute care facility or residential treatment center
- $0
  - Inpatient professional services, including physician services

  Mental health disorders means disturbances or disorders of mental, emotional or behavioral functioning, including Severe Mental Illness and Serious Emotional Disturbance of Children (SED).

Other Health Services

- $15 per visit
  - Physical, occupational and speech therapy—NOTE: The copayment listed is required for any physical, occupational or speech therapy rendered, regardless of the point of service or therapeutic intent.
- $0
  - Skilled nursing facility, semi-private room and board, when medically necessary and arranged by a primary care physician, including drugs and prescribed ancillary services, up to 100 days per calendar year
- $0
  - Home health care when prescribed by a participating physician and determined to be medically necessary
- $0
  - Habilitation and outpatient rehabilitative services
- $0
  - Inpatient rehabilitation
- $0
  - Hospice services

50% of charges*

Infertility testing and treatment services—artificial insemination**

- $15 per visit
  - Acupuncture and chiropractic services, provided through Landmark Healthplan of California, Inc., no PCP referral required—NOTE: 20 visits per year maximum (acupuncture and chiropractic combined):
    - Acupuncture
    - Chiropractic care**

Amounts in excess of maximum benefit

Hearing aids or ear molds; $1,000 maximum benefit per 36 months**

Prescription Coverage**

Prescription drugs are not covered by WHA. They are covered through OptumRx, the supplemental coverage provided by your employer. More information about prescription drug coverage is available at www.optumrx.com/calpers.

- $0
  - Generic Formulary and prescribed over-the-counter contraceptives for women
- $5
  - Generic Formulary medication
- $20
  - Brand Formulary medication
- $50
  - Non-Formulary medication

- $10
  - Generic Formulary medication
- $40
  - Brand Formulary medication
- $100
  - Non-Formulary medication

* Charges are based upon WHA’s contracted rates.
** Copayments do not contribute to the medical out-of-pocket maximum.
MENTAL HEALTH

As a WHA member, your behavioral health benefits are managed through our partner, Magellan Health. Benefits may include inpatient care, outpatient care, psychiatrist evaluation and office visits, and substance abuse treatment, as defined in your plan. Magellan care managers are skilled mental health and substance abuse experts. They work as an advocate for you. Their purpose is to assess your situation and ensure that you or your eligible dependents receive the type of assistance or care required to help relieve your concern or resolve your problem in a timely way.

Free 24-Hour Crisis Line from Magellan
Magellan opened a 24-hour crisis line [800.327.7451], offered to WHA members free-of-charge, to assist individuals as they try to cope with feelings of fear, sadness, anger and hopelessness related to the difficult times our country is facing. Crisis line callers will speak directly to a masters-level, certified licensed mental health clinician.

This is a summary of the highlights of behavioral health coverage included in WHA plans. For complete benefit information, members can refer to the Combined Evidence of Coverage and Disclosure Form (EOC/DF) on westernhealth.com/calpers; also available upon request.
Complementary and alternative medicine benefits are provided by our partner, Landmark Healthplan of California, Inc.

Your medical plan includes up to 20 visits annually [acupuncture and chiropractic care combined]. Copayment: $15 per visit (chiropractic services do not contribute to annual out-of-pocket maximum). PCP referral is not required to receive covered services.

**Acupuncture.** Covers treatment of pain related to acute neuromusculoskeletal conditions such as dysfunction of the neck, back or joints, headaches, carpal tunnel, arthritis, allergies and asthma.

Typically covered acupuncture services include:
- Evaluation
- Manual stimulation
- Electroacupuncture
- Moxibustion
- Acupressure
- Cupping

**Chiropractic services.** Covers treatment of pain related to acute neuromusculoskeletal conditions such as low back pain, sprains and strains, headaches, neck pain and muscle spasms.

Typically covered chiropractic services include:
- History
- Conjunctive physiotherapy
- Examination
- X-rays
- Manipulation

This information is a summary of the highlights of behavioral health coverage included in WHA plans. For complete benefit information, members can refer to the Combined Evidence of Coverage and Disclosure Form (EOC/DF) on the available at westernhealth.com/calpers; also available upon request.
Online, personal wellness portal

WHA’s MyWHA Wellness program helps you set personal wellness goals while providing easy online tools to help you achieve those goals. Your health and wellness portal is the central hub for all wellness program components. Start by taking the wellness assessment, which will give you a wellness score along with a personalized report about your medical and behavioral health risks. Within the portal you can set individual health goals, get personalized action plans, track your progress, access helpful health content and be part of a supportive online community.

24/7 nurse advice via chat or phone

You have 24/7 access to a nurse advice line staffed with California licensed registered nurses. With Nurse24, you can speak directly with a nurse by calling our dedicated phone number or even chat online. Nurse24 also has interpreters available upon request. Registered nurses are available to answer any of your health questions, including direct referrals to disease management nurses.

Disease management programs

Through our partnership with Optum®, WHA offers no-cost disease management programs to eligible members living with the following conditions: Asthma; Congestive Heart Failure; Coronary Artery Disease; Chronic Obstructive Pulmonary Disease; Diabetes; and High-Risk Maternity. Programs are voluntary, where participants can “opt out” at any time by contacting Optum or WHA’s Member Services.
Diabetes prevention program

WHA has partnered with Optum to provide their no-cost Real Appeal: Diabetes Prevention program to members who are at risk for type 2 diabetes. This program is designed to help participants take small, doable steps that lead to big results. Participants receive personalized coaching, tracking tools, weekly online group classes and a kickoff success kit that includes a scale, pedometer, exercise DVDs and more.

Gym and fitness center discounts

WHA makes the decision to be active a little easier through gym and fitness center discounts. Discover Active&Fit Direct®, which allows you access to a wide range of fitness centers for a minimal monthly fee. Other area partners include: California Family Fitness; HealthSpring Fitness (Vacaville); Spare Time Clubs; and Synergy Health Club (Petaluma and Napa). Visit our website to get an up-to-date list of gym partners with details. Be sure to let them know you are a WHA member, showing them your member ID card when applicable.

Classes and support groups

You have access to most of the instructor-led health education programs and classes sponsored by our network’s medical groups, even those not connected to your primary care physician’s medical group. You will find many classes, programs and/or support groups in these areas: diabetes, fitness, heart and vascular, lung health, nutrition, orthopedics, parenting, pregnancy and childbirth as well as smoking cessation. Unless otherwise noted, most health programs or classes are free.

Preventive care resources

Preventive guidelines are designed to help you make more informed decisions about your health. WHA wants you to know that by following these guidelines and working with your doctor you are taking important steps to safeguard your health. Guidelines include health screenings, tests and other services that are available to you at no additional cost*, starting at birth through adulthood. WHA also includes easy-to-read, up-to-date immunization schedules as recommended by the Centers for Disease Control and Prevention. *Coverage for WHA services depends on eligibility at the time of service.

Library and decision aids

WHA’s wellness library covers a variety of health topics and includes an interactive program known as Decision Aids that guides you through important health decisions. Decision Aids combines medical information with your personal values on medical tests, medicines, surgeries and other treatments. It guides you to make informed decisions about your health care. Good health decisions take into account the benefits, risks and costs of each option along with your own needs and wants.

Healthy and delicious recipes

The benefits of a nutritionally sound lifestyle are countless and include decreased risk for and treatment of infections and disease, improved emotional well-being, healthy weight management and lengthened longevity. Using the WHA website, you can browse hundreds of healthy recipes from reputable non-profit health organizations such as: American Heart Association, American Diabetes Association and the American Cancer Society.
Anytime you travel 100 miles or more away from home, even in a foreign country, WHA members benefit from assistance services from Assist America.

Assist America’s experienced crisis management professionals work out of a state-of-the-art operations center, 24 hours a day, 7 days a week, offering worldwide response capabilities to provide you with these benefits and more.

- A global network of expert medical providers
- Medical consultation, evaluation and referral
- Prescription assistance
- Foreign hospital admission assistance
- Critical care monitoring and case management
- Emergency medical evacuation
- Emergency message transmission
- Care of minor children
- Compassionate visit
- Legal and interpreter referrals
- Lost luggage or document assistance
- Pre-trip information

Note: Urgent care and emergency care services are covered under your WHA health plan wherever you are in the world.

Providing assistance services worldwide when traveling 100 miles or more from home.

Assist America is closely monitoring the latest COVID-19 developments and has adapted its emergency assistance offering in accordance with CDC and WHO guidelines. Additional benefits include:

- Testing Site Referral: Trained, multilingual assistance personnel can help locate COVID-19 testing facilities near member’s location.
- Medical Monitoring: If a member has COVID-19, will monitor member’s medical condition through the quarantine process and liaise with health plan.
- Stranded Traveler Assistance: If stranded while traveling due to COVID-19 travel restrictions, experienced travel assistance coordinators will help member make arrangements to return home, when legally permissible.
Sign up for access to your MyWHA account
Your personalized account at westernhealth.com/calpers helps in managing your health plan with the convenience of any-time access. Create an account at mywha.org/signup. All it takes is an email address and some basic personal information. Find a variety of resources to help you make the most of your health plan any time of day.

- Print a temporary member ID card
- Change your primary care physician (PCP)
- Review your plan documents
- Find a mental health provider
- Connect to your pharmacy benefits
- Search for a doctor or facility
- Access 24/7 nurse advice
- Review your out-of-pocket expenses
- Discover wellness resources

Access your doctor online or via email
Depending on your medical group’s online capabilities, you have options for staying connected with your doctor. You may be able to email your doctor, schedule an appointment, view lab results, or even request a video visit.

Access plan/benefits from devices
To download these apps, search the App Store or Google Play, or scan the QR code at right:

- **MyWHA by Western Health Advantage**
  Access your digital WHA Member ID card; One-touch call to your PCP; Get directions to your PCP’s office; Look up benefit details about your plan

- **Assist America Mobile**
  Access to your digital membership card; One-touch call to 24/7 Emergency Operations Center; Travel Status Indicator (lets members know when they are eligible for services); Global Embassy and U.S. Pharmacy locators
Western Health Advantage complies with applicable Federal and California civil rights laws and does not discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability, as applicable. Western Health Advantage does not exclude people or treat them differently because of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability.

Western Health Advantage:

Provides free aids and services to people with disabilities to communicate effectively with us, such as:
- Qualified sign language interpreters
- 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
- Information written in other languages

If you need these services, contact the Member Services Manager at 888.WHA.PERS (888.942.7377) and find more information online at https://www.westernhealth.com/legal/non-discrimination-notice/.

If you believe that Western Health Advantage has failed to provide these services or discriminated in another way on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability, you can file a grievance by telephone, mail, fax, email, or online with: Member Services Manager, 2349 Gateway Oaks Drive, Suite 100, Sacramento, CA 95833, 888.942.7377, 888.877.5378 (TTY), 916.568.0126 (fax), whapers@westernhealth.com, https://www.westernhealth.com/legal/grievance-form/. If you need help filing a grievance, the Member Services Manager is available to help you. For more information about the Western Health Advantage grievance process and your grievance rights with the California Department of Managed Health Care, please visit our website at https://www.westernhealth.com/legal/grievance-form/.

If there is a concern of discrimination based on race, color, national origin, age, disability, or sex, 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:


ENGLISH
If you, or someone you’re helping, have questions about Western Health Advantage, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 888.942.7377 or TTY 888.877.5378.

SPANISH
Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Western Health Advantage, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 888.942.7377, o al TTY 888.877.5378 si tiene dificultades auditivas.

CHINESE
如果您，或是您正在協助的對象，有關於Western Health Advantage方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話888.942.7377或聽障人士專線(TTY) 888.877.5378。

VIETNAMESE
Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Western Health Advantage, quý vị sẽ có quyền được giúp và có thể thông báo bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thống dịch viên, xin gọi số 888.942.7377, hoặc gọi đường dây TTY danh cho người khiếm thính tại số 888.877.5378.

TAGALOG
Kung ikaw, o ang iyong tinitulungan, ay may mga katanungan tungkol sa Western Health Advantage, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 888.942.7377 o TTY para sa may kapansanan sa pandinig sa 888.877.5378.
If you or anyone you are helping has questions about Western Health Advantage, or if you are hard of hearing, you can call 888.877.5378 or 888.877.5377 TTY, or contact us by phone at 888.942.7377.

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EFFECTIVE JANUARY 2021
WHA CalPERS 8.20