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# Health Benefits for Retirees

Choosing Medicare Advantage with WHA • **CalPERS 2022**



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For Medicare-eligible CalPERS retirees, consider and select a Medicare Advantage plan from Western Health Advantage. Talk with your benefits team about this new offering.

Open enrollment is the time for selecting your health coverage. As you consider the best health plan for you, choose one that provides access to quality and affordable care that is designed to keep you and your budget healthy and happy.

When you choose **Western Health Advantage MyCare Select (HMO)**, you get a Medicare Advantage plan that supports your ongoing health and well-being. WHA is a nonprofit HMO plan founded by doctors on the front lines of patient care. For over 20 years, we've been recognized for providing quality, affordable health care to Northern California residents. We offer exceptional care through a broad network of doctors and hospitals where over 100,000 members benefit from comprehensive personalized care. Our responsive support team is available to answer questions and ensure you get the care you need.

This booklet gives you a summary of what Western Health Advantage MyCare Select (HMO) covers and what you pay. It does not list every service that we cover or list every limitation or exclusion. For a complete list of services that we cover, refer to the Evidence of Coverage (EOC) at [westernhealth.com/calpers/medicare](https://westernhealth.com/calpers/medicare). You can request a printed copy by calling WHA's CalPERS Member Services Team at 888.WHA.PERS (888.942.7377).

Note: This plan is available in Marin, Napa, Sacramento, Solano, Sonoma, Yolo and partial zip codes in Colusa, El Dorado and Placer counties.

## CalPERS Plan Overview

Retiree Medicare Advantage Plan – Effective 01.01.22

### WHA MYCARE SELECT (HMO)

#### MEDICAL DEDUCTIBLE

none

#### ANNUAL OUT-OF-POCKET MAXIMUM<sup>1</sup>

\$1,500

#### PREVENTIVE CARE SERVICES<sup>2,3</sup>

**Preventive care is covered in full and includes:** Annual physical examinations; annual routine well visit; immunizations; cardiovascular and cancer screenings. See EOC for full details on covered services.

#### PROFESSIONAL/OUTPATIENT SERVICES<sup>2</sup>

PCP/Specialist office or virtual visits

\$0

Annual eye and hearing exams

\$0

Outpatient surgery, performed in office setting

\$0

Outpatient surgery, facility

\$0

Laboratory tests, x-rays and diagnostic imaging

\$0

Imaging (CT/PET scans and MRIs)

\$0

#### HOSPITALIZATION SERVICES

Hospital inpatient, facility (no limit on number of days covered)

\$0

Hospital inpatient, professional

\$0

#### BEHAVIORAL HEALTH SERVICES: MENTAL HEALTH AND SUBSTANCE ABUSE

Behavior health, office or virtual visits

\$0

Behavior health, outpatient services

\$0

Behavior health, inpatient services (no limit on number of days covered)

\$0

#### OTHER SERVICES

Emergency room (waived if admitted)

\$50 per visit

Urgent care office or virtual visit (waived if admitted within 24 hours)

\$0

Urgent care center (waived if admitted within 24 hours)

\$0

Ambulance services

\$0

Durable medical equipment

\$0

Routine acupuncture/chiropractic care, up to 20 combined visits<sup>4</sup> annually

\$15 per visit

Hearing aid (includes up to 2 annual visits for fitting/evaluation)

up to \$1,000 every 3 years

Fitness program benefit (see page 8 for more)

\$0

Over-the-counter purchases (see page 10 for more)

up to \$100 per quarter

<sup>1</sup> The annual out-of-pocket maximum is the total amount that the member must pay for certain services in a calendar year.

<sup>2</sup> Generally, all non-emergency care must be accessed through your Primary Care Physician (PCP) within WHA's provider network. Obstetrical and gynecological services may be obtained directly without a PCP referral.

<sup>3</sup> There may be an office visit copay if the primary purpose of a visit is not preventive or other services are provided.

<sup>4</sup> Acupuncture and chiropractic services provided through Landmark Healthplan of California, Inc. Refer to your plan's EOC for details on Medicare-covered acupuncture/chiropractic care.

# Selecting a doctor from WHA's network

## Here's a little HMO 101 to help you get started

Choosing a WHA MyCare HMO plan requires you to select a **primary care physician (PCP)** at the time of enrollment. This is the primary doctor that you will see when you need medical care. If you are ever not completely satisfied with your PCP, you can call WHA to get help selecting a new one.

In the event that you need specialty care, your PCP will refer you to an appropriate **specialist**. Fortunately, with WHA you have choices and flexibility for specialty care. You are eligible for WHA's **Advantage Referral** program, which provides access to participating specialists from WHA's network medical groups. You can search [westernhealth.com/calpers/medicare](https://westernhealth.com/calpers/medicare) or call Member Services for a list of participating specialists.

**Note:** With your HMO plan, a visit to a doctor or hospital outside of your network or without a referral usually means you will have to cover the full cost of your treatment, except in an emergency. Additionally, if you receive care from a WHA network specialist prior to receiving a referral, you may be liable for the cost of those services.

## WHA Network Medical Groups



### Hill Physicians

800.445.5747

[hillphysicians.com](https://hillphysicians.com)



### Mercy Medical Group

A Service of Dignity Health Medical Foundation

### Mercy Medical Group

916.733.3333

[mymercymedicalgroup.org](https://mymercymedicalgroup.org)



### Meritage Medical Network

415.884.1840

[meritagemed.com](https://meritagemed.com)



### NORTH BAY HEALTHCARE

### NorthBay Healthcare

707.646.5500

[northbay.org](https://northbay.org)



### Providence

Medical Group

### Providence Medical Group

formerly St. Joseph Health

888.432.5464

[providence.org](https://providence.org)



### Woodland Clinic

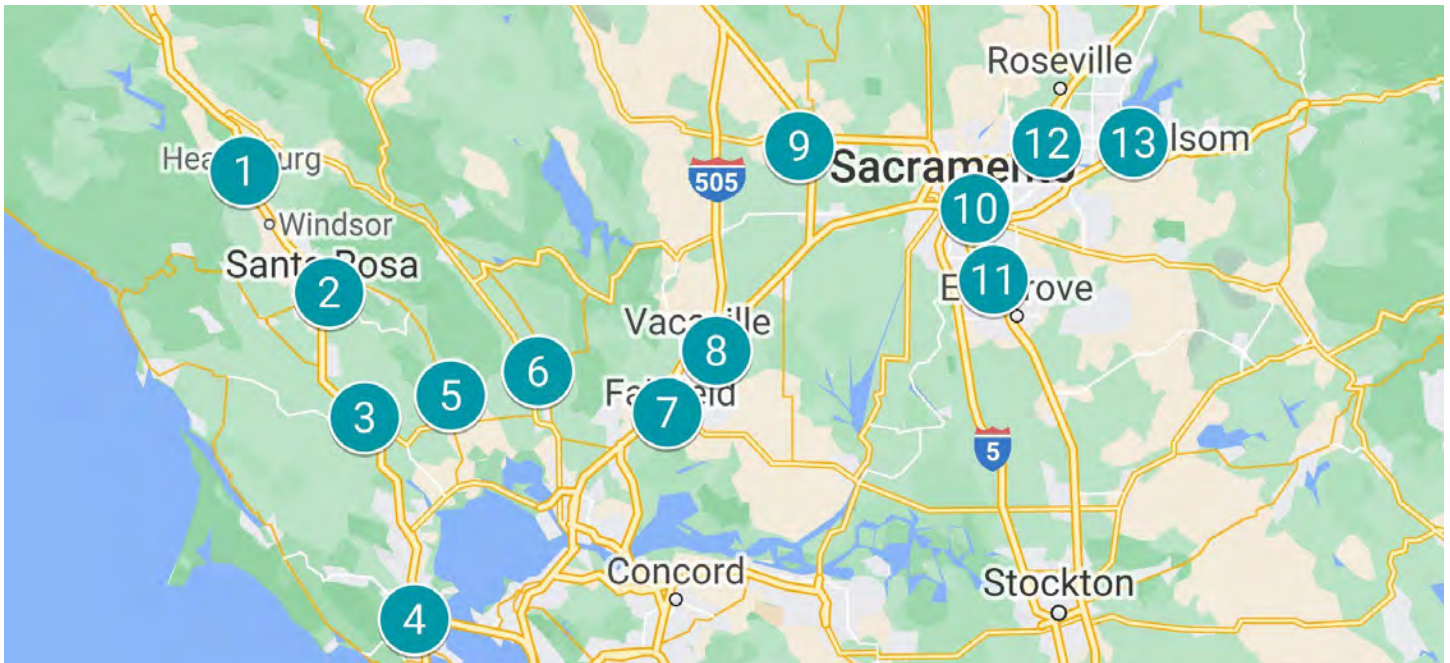
A Service of Dignity Health Medical Foundation

### Woodland Clinic

530.668.2600

[dhmf.org/woodland](https://dhmf.org/woodland)





This is a general representation of our service area

### North Bay Area Facilities

1. **Healdsburg District Hospital**  
Healdsburg, CA 95448
2. **Providence Santa Rosa Memorial Hospital**  
Santa Rosa, CA 95405
3. **Petaluma Valley Hospital**  
Petaluma, CA 94954
4. **MarinHealth Medical Center**  
Greenbrae, CA 94904
5. **Sonoma Valley Hospital**  
Sonoma, CA 95476
6. **Providence Queen of the Valley Medical Center**  
Napa, CA 94558

### Solano County Facilities

7. **NorthBay Medical Center**  
Fairfield, CA 94533
8. **NorthBay VacaValley Hospital**  
Vacaville, CA 95687

### Sacramento Area Facilities

9. **Woodland Memorial Hospital**  
Woodland, CA 95695
10. **Mercy General Hospital**  
Sacramento, CA 95819
11. **Methodist Hospital of Sacramento**  
Sacramento, CA 95823
12. **Mercy San Juan Medical Center**  
Carmichael, CA 95608
13. **Mercy Hospital of Folsom**  
Folsom, CA 95630

For up-to-date information on WHA's participating providers: [westernhealth.com/calpers](https://westernhealth.com/calpers) | 888.942.7377

# Benefits of our website

## Search our online provider search

Visit [westernhealth.com/calpers/medicare](https://westernhealth.com/calpers/medicare) to search our network. Use these step-by-step instructions to help find a clinical provider and location that's right for you.

### Choose the type of provider you are looking for:

- Primary Care Physician – choose from: Family Medicine; General Practice; and Internal Medicine.
- Specialist – examples include: Allergy; Cardiology; Dermatology; Oncology; and Podiatry.
- Facility – examples include: Hospitals/ER; Pharmacies; Labs; and Urgent Care Centers.

### Use optional search filters in drop-down menu:

- To narrow your search by a specific type of PCP, specialist or facility.
- You can also enter a specific provider's last name or specific facility name; then click submit.

### Navigate search results of providers:

- Click provider's address from the list or the red marker on the map to get additional details.
- Choose the filter results option located at the top of your search results for additional filters.

### Select advanced filters to narrow down your search by:

- Practitioner type • Specialty • Referral program
- Gender • Effective date • Languages spoken
- Hospital or medical group affiliation; and
- Panel status (provider accepting new Medicare patients, for example)

**Capture your results:** Once you've completed your search, click print results to generate a downloadable, printable PDF.

## Benefits of creating a MyWHA account

Through WHA's secure, member-only website, you will find a wealth of resources to help you make the most of your health plan's benefits and services.

**Signing up is easy!** All it takes is some basic information along with a valid email address. Once registered, you'll be able access the details of your personal benefit information online, 24 hours a day, 7 days a week.

Visit [westernhealth.com/calpers/medicare](https://westernhealth.com/calpers/medicare) and follow the prompts to get started.

### View your plan documents:

- Summary of Benefits: an overview of plan coverage
- Combined Evidence of Coverage (EOC): provides detail of your plan coverage including the medical services available, lists limitations and exclusions, and explains how you can obtain treatment

### Take advantage of these online tools:

- Connect to your pharmacy benefits
- Search for a doctor or facility
- Find a mental health provider
- Review your out-of-pocket expenses
- Print a temporary member ID card
- Access 24/7 nurse advice via phone or chat
- Access virtual care with your PCP and specialists
- Discover a complete suite of wellness resources

## Virtual Visits and More

### 24/7 Telehealth and Nurse Advice Line



WHA's provider network is offering innovative alternatives to the traditional in-person office visit. When a network provider does offer telehealth services, you will have the same copayment that you would have for an office visit. Telehealth services may vary based on your medical group and PCP. Call your PCP or visit your medical group's website to learn what options are available to you.

### Urgent care also available virtually

WHA covers you for urgent care and emergency care services wherever you are in the world. Please note that emergency room visits are not covered for non-emergency situations.

If an urgent care situation arises while you are in WHA's service area, start by calling your PCP – any time of the day, including evenings and weekends. Your doctor or an on-call doctor may provide you with home care remedies, offer a virtual visit or, if necessary, direct you to seek care at the emergency room or your medical group's contracted urgent care center. Visit [westernhealth.com/calpers/medicare](https://westernhealth.com/calpers/medicare) to search our provider directory or call Member Services to find the closest network location.



In addition, WHA is pleased to offer **Teladoc®** for 24/7 urgent care virtual visits. Teladoc lets you connect with an urgent care healthcare professional by secure video chat or phone to get a diagnosis on minor injuries and illnesses such as cold or flu, minor cuts or burns, muscle strains or sprains, upset stomach or skin rashes, often within 15-30 minutes, without having to go to an urgent care facility. To access Teladoc, visit [westernhealth.com/calpers/medicare](https://westernhealth.com/calpers/medicare) for details.

WHA's behavioral health partner **Magellan Health** also offers virtual visits and access to a 24-Hour Crisis Line. Members can call 800.327.7451 at no charge to get help in coping with feelings of fear, sadness, anger and hopelessness.

### Nurse advice line

Through Nurse24, WHA provides members 24/7 access to a confidential advice line staffed with registered nurses who are available to answer your health questions and help with treatment options. For no additional cost, call **877.793.3655** to speak to a nurse or chat securely online via [westernhealth.com/calpers/medicare](https://westernhealth.com/calpers/medicare).



## Magellan Health

**Behavioral health and substance abuse services** are included in your WHA MyCare plan with no referral from your PCP needed. Search for a behavioral health provider at [westernhealth.com/calpers/medicare](https://westernhealth.com/calpers/medicare) or call Magellan at 800.424.1778.

WHA's behavioral health partner **Magellan Health's** care managers are skilled mental health and substance abuse experts. 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.

Create an account on Magellan's website to discover the online resource available. Use interactive tools such as self assessments and calculators, or browse the on-demand learning topics.

## Silver&Fit® Fitness

All WHA MyCare members can stay active with their **Silver&Fit** membership, at no cost. To get started go to [SilverandFit.com](https://SilverandFit.com) to register and enroll. Find participating fitness center locations or select the Home Fitness program. For more information, call: 877.427.4788 toll-free (TTY/TDD: 711); Mon – Fri, 5 a.m. to 6 p.m.

**Silver&Fit benefits include:**

- **Access to one of 15,000+ local and national fitness clubs** such as Golds Gym, YMCA, 24-hour Fitness, LA Fitness, and others. Locations may offer MyCare members special discounts.
- **Home Fitness Kits** – choose one (1) Stay Fit kit with fitness gear designed to help you stay active without leaving home. Members may choose one per benefit year of the following: a wearable fitness tracker kit, a yoga kit with mat, or a strength kit with exercise bands and dumbbells. In addition, members may also choose up to two (2) Home Fitness Kits from 34 unique options.\*
- **Access to more than 1,500 digital workout videos** through [SilverandFit.com](https://SilverandFit.com) or Silver&Fit ASHConnect™ mobile app.
- **No-cost daily workout classes** on Silver&Fit YouTube channel ([youtube.com/SilverandFit](https://youtube.com/SilverandFit)) and Facebook Live ([facebook.com/SilverandFit](https://facebook.com/SilverandFit)).

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

The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit, ASHConnect are trademarks of ASH and used with permission herein. Kits are subject to change. Other names may be trademarks of their respective owners. Participating facilities and fitness chains may vary by location and are subject to change.



## Alternative Medicine



### Landmark Health

Your MyCare plan includes a combined number of visits for acupuncture and chiropractic services annually through **Landmark Health**. See your plan documents to confirm copayment and visits. PCP referral is not required to receive covered services.

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



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

To learn more about your complementary and alternative medicine (CAM) benefits, visit [westernhealth.com/calpers/medicare](https://westernhealth.com/calpers/medicare) to download your plan documents or call Landmark Healthplan at 800.298.4875.

## Global Emergency Assistance Services



### Assist America®

As part of your WHA MyCare plan, urgent care and emergency care services are covered wherever you are in the world. WHA MyCare members also benefit from the added comfort provided by **Assist America**. This program immediately connects you to qualified healthcare providers, hospitals, pharmacies and other services if you experience an emergency while traveling more than 100 miles away from your permanent residence for up to 90 days. Learn more by visiting [westernhealth.com/calpers/medicare](https://westernhealth.com/calpers/medicare).

WHA Reference Number • **01-aa-wha-02083**

#### Medical Emergency Assistance

- Medical Referrals
- Medical Monitoring
- Emergency Medical Evacuation
- Foreign Hospital Admission Assistance
- Medical Repatriation
- Prescription Assistance

#### Travel Emergency Assistance

- Compassionate Visit
- Care of Minor Children

#### Other services include:

- Return of Vehicle
- Lost Luggage & Document Assistance
- Legal & Interpreter Referrals
- Pre-trip Information

Note: Assist America is not medical or travel insurance. You or your health plan are responsible for medical bills incurred while you are traveling.



## FirstLine Essentials

All WHA MyCare members receive **FirstLine Essentials** over-the-counter (OTC) benefits at no cost. Each MyCare Select member receives \$100 in credits each quarter to spend on the purchase of OTC products. These credits must be used each quarter (they do not roll over).

You have three options for ordering OTC items with credits:

- Visit [ShopFirstLineBenefits.com](https://ShopFirstLineBenefits.com) and create an account to view products and place orders online.
- Download the [FirstLine Benefits mobile app](#) to your smartphone from the App Store or Google Play.
- Check your mail for the [product catalog](#) and [mail-order form](#) (with postage paid envelope).



At the start of each quarter (Jan, Apr, Jul, Oct), MyCare members will receive available credits in their FirstLine Essentials account. Use credits on FirstLine Essentials website or app for health and wellness OTC products, such as generic personal care items, allergy/cold medicines and flu or pain relief, dental or oral health, first aid, hearing aid batteries and more. Members can order once a quarter using their credits, as they are not carried over to the next. You can go online or download the app to order. To reach FirstLine Essentials, call 888.992.7494.

Due to the personal nature of the products, no returns or exchanges are allowed. Delivery is usually in about three business days and there is no cost for taxes or shipping and handling. A minimum order amount is required.

## Pharmacy Benefits

Part D prescription drugs are covered through OptumRx, not WHA. Prescription drug coverage information is available at [optumrx.com/calpers](https://optumrx.com/calpers) or by calling 855.505.8106.

## Hearing Services



### WHA and TruHearing

Annual hearing exams are covered under your MyCare plan with a WHA participating provider; no PCP referral needed. To locate a participating provider in your area and schedule an exam, visit [westernhealth.com/calpers/medicare](https://westernhealth.com/calpers/medicare).



Hearing aid services are provided by TruHearing. Your MyCare plan covers up to \$1,000 every three years to cover hearing aids as well as two visits annually for hearing aid fitting and evaluation. Call 800.334.1807 to connect with a TruHearing consultant who will assist you with scheduling an appointment with a TruHearing audiologist or hearing instrument specialist near you.

## Vision and Eyewear



### WHA and MESVision

Annual eye exams are covered under your MyCare plan with a WHA participating provider; no PCP referral needed. Visit [westernhealth.com/calpers/medicare](https://westernhealth.com/calpers/medicare) to locate a participating provider in your area and schedule an exam.

Your MyCare plan will pay up to \$200 for routine eye wear (contact lenses, eyeglass frames and/or eyeglass lenses) every two years. For eyewear services including frames and contacts, visit [mesvision.com](https://mesvision.com) to locate an MESVision participating provider. A copy of MESVision's Evidence of Coverage can be requested by calling MESVision at 800.877.6372.







[westernhealth.com/calpers/medicare](https://westernhealth.com/calpers/medicare)

7 days a week, 7 a.m. to 8 p.m.

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