Supporting your choices for access to quality care with affordable, comprehensive coverage.







westernhealth.com/calpers



Benefit Highlights



24/7 Virtual Urgent Care Teladoc®



Acupuncture/Chiropractic Landmark Healthplan of CA





Diabetes Reversal Virta Health



Disease Management Optum Health[™]



Fitness Programs Active&Fit[®]



Hearing Aids TruHearing®



Pregnancy & Postpartum Maven



Travel Assistance Assist America®



Mental Health Optum Behavioral Health[™]*



Wellness Resources Optum Health[™]





*PROVIDED BY OPTUM EFFECTIVE JANUARY 1, 2023

Choose the affordable, flexible HMO

Open enrollment is the time to select your health coverage. You will want to think through the health care you anticipate in the year ahead, (perhaps you are expecting a baby or need a surgical procedure). Then, consider Western Health Advantage as your health plan of choice. If you're looking for the right health plan for you (and your family), choose one that provides access to comprehensive and affordable care, designed to keep you and your family healthy (and your budget happy).

Western Health Advantage is a leading nonprofit health plan with over 100,000 members serving Northern California. Our plans deliver the health benefits and coverage you need, with the care and attention you deserve. Consider the health plan that helps you stay healthy, with doctors within reach—and that's Western Health Advantage.

- 1. Comprehensive Benefits, Affordable Plans
- 2. Concierge-level Member Support
- 3. Reliable Care in your Neighborhood
- 4. Broad Northern California Network
- 5. Zero-cost Preventive Care
- 6. Mental Health Coverage
- 7. Expanded 24-hour Virtual Care Options
- 8. Best-in-class Partners for Personalized Support
- 9. Innovative Wellness Programs and Services

A INSIDE

| | FIND A DOCTOR | 4 |
|----------|------------------------------------|----|
| Ľ | HEALTH PLAN BENEFIT COST MATRIX | 6 |
| 2 | MENTAL HEALTH | 8 |
| I | MyWHA WELLNESS | |
| | TRAVEL ASSISTANCE | |
| A | DIGITAL ACCESS & VIRTUAL VISITS | 13 |

Member Services

- 🕗 7 days a week,
- 7 a.m. to 8 p.m. 888.WHA.PERS (888.942.7377)
- 🔀 whapers@westernhealth.com

FIND A DOCTOR

Our integrated care network let's you easily choose a doctor or hospital near home or work

We trust the doctors across our six medical groups to provide the best health care for their patients (and our members). It's what happens when a health plan is founded by doctors. We work closely with them, giving you reliable care and more choice when selecting from among the exceptional doctors and hospitals throughout Northern California.

WHA's care network encompasses more than 3,200 clinical providers, with well-respected hospitals that are in your neighborhood and accessible. Together with urgent care centers, surgical specialty centers, labs and imaging services, our medical groups, doctors and hospitals offer integrated and comprehensive care. Our strong and reliable relationship with our doctors, specialists, and medical groups are integrated with your WHA health plan.

Select your doctor using our online search at westernhealth.com/calpers.

At the time of enrollment, you will select a primary care physician (PCP) close to your home or work to allow reasonable access to care. Your PCP is responsible for coordinating your medical care. While your PCP will treat most of your health care needs, if he or she determines that you require specialty care, you will be referred to an appropriate provider. With WHA's **Advantage Referral** program, you have choices for specialists beyond the medical group of your selected PCP.

For up-to-date information on WHA's participating clinical providers visit > westernhealth.com/calpers or call 888.942.7377

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

1. Choose the type of provider you are looking for:

- Primary Care Physician (PCP)
- Specialist
- Facility

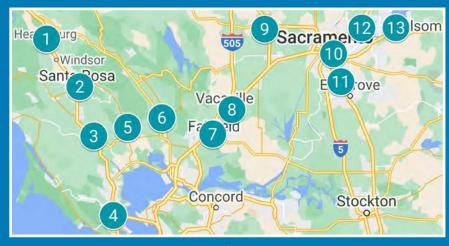
2. Use optional search filters:

- Select the type of PCP, specialist or facility from the drop-down menu.
- You can enter a provider's last name or specific 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.
- Select advanced filters to define your search: From the filter results menu, narrow down your search results by: Specialty • Gender • Accepting new patient status • Languages spoken • Medical group/ Hospital affiliation
- **5. Capture your search results:** Once you've completed your search, simply click print results to generate a downloadable and printable PDF.

Hospitals & Medical Centers



Note: 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
- Providence Queen of the Valley Medical Center Napa, CA 94558

Eureka

15

Kne

Rosewo

Loleta

Port Kenyon 211 Fortun

Ferndale

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
- Methodist Hospital of Sacramento Sacramento, CA 95823
- 12. Mercy San Juan Hospital Carmichael, CA 95608
- 13. Mercy Hospital of Folsom Folsom, CA 95630

Humboldt County Facilities

- 14. Providence St. Joseph Hospital Eureka Eureka, CA 95501
- 15. Providence Redwood Memorial Hospital Fortuna, CA 95540

Medical Groups



Hill Physicians 800.445.5747 hillphysicians.com

| × | Mercy Medical Group. A Service of Dignity Health Medical Foundation |
|----|--|
| 00 | A Service of Dignity Health Medical Foundation |

Mercy Medical Group 916.733.3333 mymercymedicalgroup.org



Meritage Medical Network 415.884.1840 meritagemed.com



NorthBay Health 707.646.5500 northbay.org

Providence

Providence Medical Network 888.432.5464 providence.org

Woodland Clinic A Service of Dignity Health Medical Foundation

Woodland Clinic 530.668.2600 dhmf.org/woodland

For up-to-date information on WHA's participating providers visit westernhealth.com/calpers or call 888.942.7377

HEALTH PLAN BENEFIT COST MATRIX

| COST TO MEMBER | DESCRIPTION |
|----------------|--|
| | Annual Deductible |
| \$0 | There are no deductibles for the medical benefits under this plan. |
| | Annual Out-of-Pocket Maximum |
| \$1,500 | 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. Self-only coverage |
| \$1,500 | Individual with Family coverage |
| \$3,000 | Family coverage |
| | Lifetime Maximum |
| unlimited | There are no lifetime maximums for this plan |
| | 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 |
| | Office or virtual visits, Primary Care Physician (PCP) |
| | Office or virtual visits, specialist |
| | Vision, hearing and audiological exams |
| \$0 | Family planning services, including injectable contraceptives |
| | Outpatient Services |
| ¢45 | |
| \$15 per visit | • |
| \$0 | , |
| \$0 | Dialysis, infusion therapy and radiation therapyPerformed in office setting |
| \$0 \$0 | Performed in facility |
| \$0 \$0 | Laboratory tests, X-ray and diagnostic imaging |
| \$0 \$0 | Allergy testing and allergy shots |
| | |
| ¢0 | 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 |

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) should be consulted for a detailed description of coverage benefits and limitations.

| COST TO MEMBER | DESCRIPTION |
|---|---|
| | Urgent and Emergency Services |
| \$15 per visit \$15 per visit \$15 per visit \$50 per visit \$0 | Outpatient care to treat an injury or sudden onset of an acute illness within or outside the WHA Service Area: Physician's office Urgent care virtual visit Urgent care center 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 Use Disorders |
| | Office or virtual visits and group therapy Other outpatient items and services, including intensive outpatient, partial hospitalization, day treatment programs and home-based applied behavioral analysis for treatment of autism Inpatient hospital services, including detoxification—provided at a participating acute care facility or residential treatment center 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 \$0 | Other Health Services 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. Skilled nursing facility, semi-private room and board, when medically necessary and arranged by a primary care |
| \$0 | 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. 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 \$0 | 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. Skilled nursing facility, semi-private room and board, when medically necessary and arranged by a primary care |
| \$0 | 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. 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 \$0 | 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. 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 Home health care when prescribed by a participating physician and determined to be medically necessary |
| \$0 \$0 \$0 | 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. 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 Home health care when prescribed by a participating physician and determined to be medically necessary Habilitation and outpatient rehabilitative services |
| \$0 \$0 \$0 \$0 | 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. 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 Home health care when prescribed by a participating physician and determined to be medically necessary Habilitation and outpatient rehabilitative services Inpatient rehabilitation |
| \$0 \$0 \$0 \$0 \$0 \$0 | 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. 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 Home health care when prescribed by a participating physician and determined to be medically necessary Habilitation and outpatient rehabilitative services Inpatient rehabilitation Hospice services Infertility testing and treatment services—artificial insemination** |

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.

Generic Formulary and prescribed over-the-counter contraceptives for women :\$0

Walk-in pharmacy (up to 30-day supply)

Generic Formulary medication: \$5 Brand Formulary medication: \$20 Non-Formulary medication: \$50

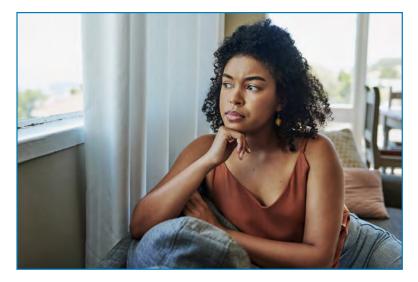
Mail Order (up to 100-day supply, up to \$1,000 annual max)

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

* Charges are based upon WHA's contracted rates.

** Copayments do not contribute to the medical out-of-pocket maximum.





Your behavioral health needs are more important than ever, so WHA plans include comprehensive coverage for a variety of conditions.

Benefits may include inpatient care, outpatient care, psychiatrist evaluation, office visits, and substance abuse treatment, as defined in your plan. Care managers are skilled mental health and substance abuse professionals. 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.

Depression Prevention Programs

Included in your plan is access to these programs designed to assist those who may be at a risk for depression:

- **Postpartum Depression Prevention** Screens for postpartum depression in moms who have recently delivered a newborn.
- Depression Screening After a Medical Admission Screens for depression in members recently hospitalized for a medical event, such as a heart attack, cancer or stroke.
- Poorly Controlled Diabetes with a Cardiac Event Screens for depression in members whose diabetes is poorly controlled and have had a cardiac event such as a heart attack, angina, irregular heartbeat, etc.

Behavioral health benefits are available, with no PCP referral required

Find behavioral health care you need close to home or work, or through our telehealth options.

Effective January 1, 2023, WHA members can reach out to our mental health partner, Optum Behavioral Health, at **800.765.6820** from 9 a.m.-5 p.m. They can connect you to a health professional to get help in coping with feelings of fear, sadness, anger and hopelessness. Members can also call the 24-hour Suicide and Crisis Lifeline at **1-800-662-4357** or call/text **988**, a new designated dialing code operated by the National Suicide Prevention Lifeline (SAMHSA).

Take advantage of virtual visits

Behavioral health care and services continue to be available in-person based on your WHA medical plan benefits. Many physicians, health professionals, clinics and facilities also offer telehealth options that offer:

- Accessibility and convenience
- Flexible appointment times
- Same cost as an office visit*

*Refer to your plan's Health Plan Benefits and Cost Matrix for cost-sharing amounts.

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); also available upon request.

ALTERNATIVE MEDICINE

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). A \$15 copay applies for each visit; chiropractic services do not contribute to annual out-of-pocket maximum. PCP referral is not required to receive covered services.

Access Landmark Health's website or call 800.298.4875 to locate a participating practitioner and download or request a combined Summary of Benefits/Evidence of Coverage based on your plan type.



Acupuncture benefit

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 benefit

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



Chronic care/condition management

> WHA members have access to disease management programs at no additional cost. These programs offer members living with a chronic illness or condition helpful resources to manage and control their condition. Programs offered: 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.

Type 2 diabetes reversal program

WHA partners with Virta Health to offer a clinically proven treatment to reverse type 2 diabetes without calorie-counting, surgery, or medication. The Virta program is different from other diabetes treatments, as it teaches you how to change your diet so your body burns fat for energy, lowers your blood sugar and your need for diabetes medication. This program is at no added cost to eligible members and a value worth \$3,000. Virta's telehealth program helps patients lower A1c, reduce or eliminate diabetes medications, and lose weight.

Pregnancy and postpartum support

Through a partnership with Maven, WHA members and their partners have access to virtual care for pregnancy and postpartum. Use Maven for 24/7 support from doctors, specialists, and coaches, along with trusted content tailored to your parenthood journey.

Health and fitness discounts

➤ Together with our Active&Fit[™] partner, we bring ChooseHealthy,[®] providing savings on wellness products and services to help you discover new ways to live better every day. The program includes product discounts from 10% to 50% on popular health and fitness brands, such as FitBit, Garmin, SunBasket, Skechers, and more. Members also save money on therapeutic massage services through a network of practitioners. There's also no-cost online health classes and other services to support a member's healthy lifestyle.

Fitness center partnerships

WHA helps you get/stay active through gym and fitness center partnerships. Active&Fit Direct[®] 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 on how to contact or visit their facilities. Be sure to let them know you are a WHA member, showing them your ID card when applicable.

CommunityFIT classes

> Join our popular classes for improved mobility and ways to ease stress, designed to boost confidence in body and mind. Led by a personal trainer, the creative exercises and motivation helps you stress less and feel your best.



Online, personal wellness portal

> WHA's MyWHA Wellness program helps you set personal wellness goals with online tools to help you achieve them. Your health and wellness portal acts as 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 on 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.

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. Find classes, programs and/or support groups for: diabetes, lung health, nutrition, orthopedics, parenting, pregnancy and childbirth, smoking cessation. Unless otherwise noted, most health programs or classes are free.

Preventive care resources

 Preventive health guidelines are designed to help you make informed decisions about your health.
 Together with your doctor, safeguard your health with appropriate screenings, tests and other services that are available to you at no additional cost*, starting at birth through adulthood. WHA shares the easy-to-read 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 care decisions. Decision Aids combine medical information with your personal values on medical tests, medicines, surgeries and other treatments.

Healthy and delicious recipes

> 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 American Cancer Society.

TRAVEL ASSISTANCE



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 through their **website and mobile app**.

- 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.

Travel assistance services worldwide are available in the event of an emergency, 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.
- Digital Resources: Up-to-date COVID-19 info can be found on a dedicated landing page on Assist America's website and Assist America Mobile App and via weekly COVID-19 emails.

DIGITAL ACCESS & VIRTUAL VISITS

WHA offers you access to your plan via our secure, member-only website and mobile app.

Sign up for access to your MyWHA account

Your personalized account helps in managing your health plan with the convenience of anytime access. **Create a MyWHA account** with your email address and some basic personal information at **westernhealth.com/calpers**. Resources include:

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

Additional access on devices

To **download** WHA's mobile app, scan this QR code or search App Store or Google Play. MyWHA by Western Health Advantage offers you access to your digital WHA Member ID card;



one-touch call to your PCP; directions to your PCP's office; and benefit details about your plan.

Call for 24/7 nurse advice

You have 24/7 access to a **nurse advice line** staffed with California licensed registered nurses. Registered nurses are available to answer any of your health questions, including direct referrals to disease management nurses. Speak directly with a nurse by calling **877.793.3655**; interpreters available upon request.



Options for connecting with your doctor

Depending on your **medical group's online capabilities**, you have options for reaching your doctor. You may be able to email your doctor, view lab results, or appointments (in-person and virtual). Contact your doctor's office to ask if your WHA network provider offers virtual visits and other digital conveniences. You will have the same costsharing* that you would have for an office visit.

For 24/7 virtual urgent care** needs, **Teladoc**[®] can connect you with a doctor through your smartphone to get a diagnosis for minor illnesses and injuries, such as strains, sprains, rashes, or cold and flu symptoms.

*Refer to your plan's Health Plan Benefits and Cost Matrix for cost-sharing amounts for all virtual visits.

**When receiving urgent care telehealth services through Teladoc, all services shall be provided consistent with existing appointment standards and access requirements. If your plan has out-of-area benefits, members can access services either via telehealth or on an in-person basis. Certain conditions apply. Review your plan documents for details on cost-sharing and balance billing protections. 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, 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:

Website: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf; Mail: U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201; Phone: 800.368.1019 or 800.537.7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

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(ITY) 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 thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi số 888.942.7377, hoặc gọi đường dây TTY dành cho người khiếm thính tại số 888.877.5378.

TAGALOG

Kung ikaw, o ang iyong tinutulungan, 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.

KOREAN

만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Western Health Advantage에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담 없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 888.942.7377이나 청각 장애인용 TTY 888.877.5378로 연락하십시오.

ARMENIAN

Եթե Դուք կամ Ձեր կողմից օգնություն ստացող անձը հարցեր ունի Western Health Advantage-ի մասին, Դուք իրավունք ունեք անվձար օգնություն և տեղեկություններ ստանալու Ձեր նախընտրած լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարե՛ք 888.942.7377 համարով կամ TTY 888.877.5378՝ լսողության հետ խնդիրներ ունեցողների համար։

PERSIAN-FARSI

اگر شما، یا کسی که شما به او کمک میکنید ، سوال در مورد Western Health Advantage (وسترن هلث اَدونتیج) داشته باشید حق این را دارید که کمک و اطلاعات به زبان خود را به طور رایگان دریافت نمایید. لطفا با شماره تلفن 888.942.7377 تماس بگیرید. افراد ناشنوا می توانند به شماره888.877.5378 پیام تاییی ارسال کنند

RUSSIAN

Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Western Health Advantage, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 888.942.7377 или воспользуйтесь линией ТТҮ для лиц с нарушениями слуха по номеру 888.877.5378.

JAPANESE

ご本人様、またはお客様の身の回りの方でも、Western Health Advantageについてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、888.942.7377までお電話ください。聴覚障がい者用TTYをご利用の場合は、888.877.5378までお電話ください。

ARABIC

إن كان لديك أو لدى شخص تساعده أسئلة بخصوص Western Health Advantage، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. للتحدث مع مترجم اتصل بـ 888.942.7377، أو برقم الهاتف النصي (TTY) لضعاف السمع 888.877.5378.

PUNJABI

ਜੇਕਰ ਤੁਸੀਂ, ਜਾਂ ਜਿਸ ਕਿਸੇ ਦੀ ਤੁਸੀਂ ਮਦਦ ਕਰ ਰਹੇ ਹੋ, ਦੇ Western Health Advantage ਬਾਰੇ ਸਵਾਲ ਹਨ ਤਾਂ, ਤੁਹਾਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮਦਦ ਅਤੇ ਜਾਣਕਾਰੀ ਹਾਸਲ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ। ਦੁਭਾਸੀਏ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ, 888.942.7377 'ਤੇ ਜਾਂ ਪੂਰੀ ਤਰ੍ਹਾਂ ਸੁਣਨ ਵਿੱਚ ਅਸਮਰਥ ਟੀਟੀਵਾਈ ਲਈ 888.877.5378 'ਤੇ ਕਾਲ ਕਰੋ।

CAMBODIAN-MON-KHMER

ប្រសិនបើអ្នក ឬនរណាម្នាក់ដែលកំពុងជួយអ្នក មានសំណួរអំពី Western Health Advantage ទេ, អ្នកមានសិទ្ធិទទួលជំនួយនឹងព័ត៌មាន នៅក្នុងភាសារបស់អ្នក ដោយមិនអស់ប្រាក់។ ដើម្បីនិយាយជាមួយអ្នកបកប្រៃ សូមទូរស័ព្ទ 888.942.7377 ឬ TTY សម្រាប់អ្នកត្រចៀកធ្ងន់ តាមលេខ 888.877.5378។

HMONG

Yog koj, los yog tej tus neeg uas koj pab ntawd, muaj lus nug txog Western Health Advantage, koj muaj cai kom lawv muab cov ntshiab lus qhia uas tau muab sau ua koj hom lus pub dawb rau koj. Yog koj xav nrog ib tug neeg txhais lus tham, hu rau 888.942.7377 los sis TTY rau cov neeg uas tsis hnov lus zoo nyob ntawm 888.877.5378.

HINDI

यदि आप, या जिस किसी की आप मदद कर रहे हो, के Western Health Advantage के बारे में प्रश्न हैं तो, आपको अपनी भाषा में मदद तथा जानकारी प्राप्त करने का अधिकार है। दुभाशिए के साथ बात करने के लिए, 888.942.7377 पर या पूरी तरह श्रवण में असमर्थ टीटीवाई के लिए 888.877.5378 पर कॉल करो।

THAI

หากคุณ หรือคนที่คุณกำลังช่วยเหลือมีคำถามเกี่ยวกับ Western Health Advantage คุณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย เพื่อพูดคุยกับล่าม โทร 888.942.7377 หรือใช้TTY สำหรับคนหูหนวกโดยโทร 888.877.5378

We're here for you.

It goes without saying that a health plan should be there when you need it. We trust our network doctors to decide the best health care path for our members. We don't second guess the decisions you make with your doctor, as traditional health insurance companies can do. For us, it's personal—we go beyond being there when you are sick, to being here to help you stay healthy. We support whole-person health, access to wellness programs, mental health resources and so much more. It's just another way we balance an affordable health plan with quality, comprehensive health care.





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



westernhealth.com/calpers

