western health ADVANTAGE

CalPERS

Get ready to enroll with WHA.

WE'RE THE FLEXIBLE HMO.

Health care isn't one-size-fits-all. That's why Western Health Advantage gives you more flexibility—more doctors, more ways to get care, and more support when you need it.

Choose your doctor. Choose your path.
With over 3,200 doctors and specialists from top hospitals and medical groups across Northern California, you have the freedom to pick the provider who fits you best.

Whole-person care, on your terms.
From virtual visits and urgent care to maternity, mental health, and chronic condition support, WHA meets you where you are—body and mind, home or on the go.

Support that doesn't stop at enrollment.
We're local, and that makes a difference. You get fast help, a real person on the line, and a Member Services team that knows your community—and your care.

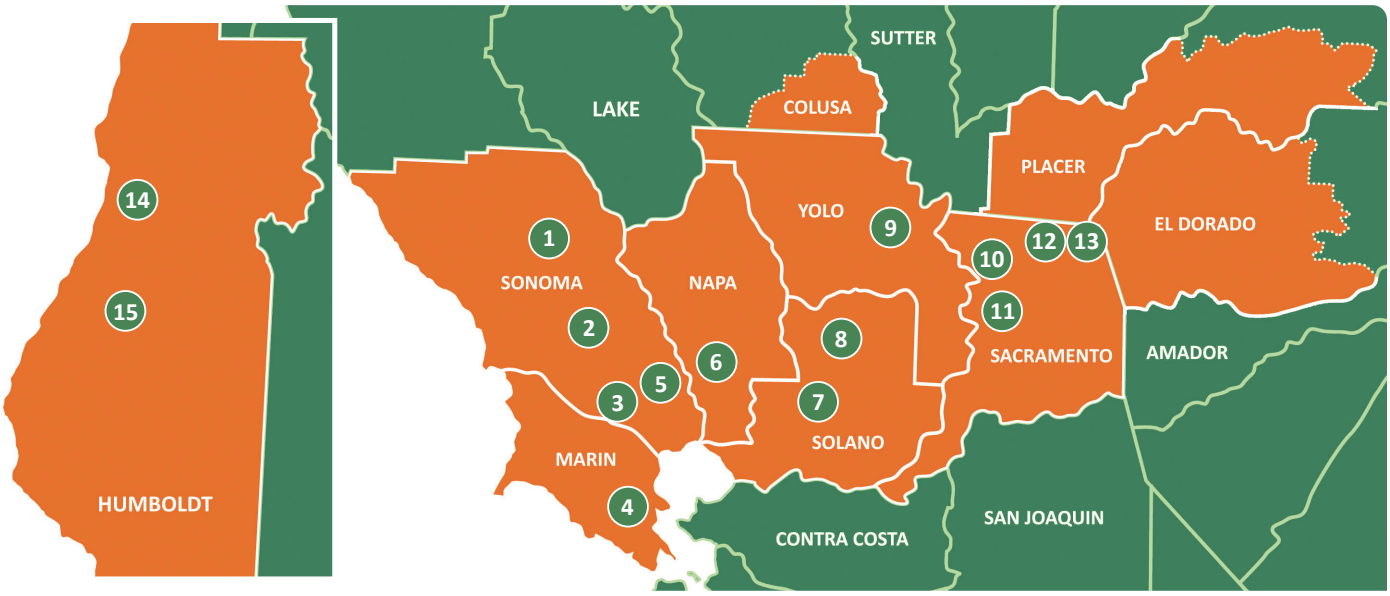
BASIC PLAN BENEFITS OVERVIEW 2026

learn more • westernhealth.com/calpers

CARE NETWORK IN YOUR NEIGHBORHOOD

As a WHA member, you have choice and flexibility to find the right medical team for you.

We offer multiple medical groups to choose from, wherever you live, work and play. Together, these leading health systems offer over 3,200 primary care providers and specialists for your medical needs. Simply, use our **Find a Doctor** tool on our website to see if your doctor is in our network or search for doctors accepting new patients. For help finding providers that are right for you and your family, call our Member Services team.



Above is a general representation of the WHA service area (varies by plan). WHA network details subject to change.

Hospitals in the North Bay Area

1. **Healdsburg Hospital**
   1375 University Avenue, Healdsburg, 95448
2. **Providence Santa Rosa Memorial Hospital**
   1165 Montgomery Drive, Santa Rosa, 95405
3. **Petaluma Valley Hospital**
   400 North McDowell Boulevard, Petaluma, 94954
4. **MarinHealth Medical Center**
   250 Bon Air Road, Greenbrae, 94904
5. **Sonoma Valley Hospital**
   347 Andrieux Street, Sonoma, 95476
6. **Providence Queen of the Valley Medical Center**
   1000 Trancas Street, Napa, 94558

Hospitals in Solano County

7. **NorthBay Health Medical Center**
   1200 B. Gale Wilson Boulevard, Fairfield, 94533
8. **NorthBay Health VacaValley Hospital**
   1000 Nut Tree Road, Vacaville, 95687

Hospitals in the Greater Sacramento Area

9. **Woodland Memorial Hospital**
   1325 Cottonwood Street, Woodland, 95695
10. **Mercy Hospital of Folsom**
    1650 Creekside Drive, Folsom, 95630
11. **Methodist Hospital of Sacramento**
    7500 Hospital Drive, Sacramento, 95823
12. **Mercy San Juan Medical Center**
    6501 Coyle Avenue, Carmichael, 95608
13. **Mercy General Hospital**
    4001 J Street, Sacramento, 95819

Hospitals in Humboldt County

14. **Providence St. Joseph Hospital Eureka**
    2700 Dolbeer Street, Eureka, 95501
15. **Providence Redwood Memorial Hospital**
    3300 Renner Drive, Fortuna, 95540

Visit westernhealth.com/calpers or call 888.WHA.PERS for or up-to-date information on WHA's participating providers and facilities.

Hill Physicians

800.445.5747 • **hillphysicians.com**

Mercy Medical Group
A Service of Dignity Health Medical Foundation

916.733.3333 • **mymercymedicalgroup.org**

Woodland Clinic
A Service of Dignity Health Medical Foundation

530.668.2600 • **dhmf.org/woodland**

NorthBay HEALTH

707.646.5500 • **northbay.org**

Providence

888.432.5464 • **providence.org**

Find a Doctor and Access to Care

Upon enrollment, members must select a primary care provider (PCP) close to home or work to allow reasonable access to care. A member's PCP is responsible for coordinating medical care. PCPs can treat most health care needs, but should your provider determine that specialty care is needed, you will be referred to an appropriate clinical provider. WHA also gives you flexibility for access to specialists outside of your PCP's medical group with WHA's **Advantage Referral** program.

At **westernhealth.com/calpers**, search a full listing of primary care physicians, specialists, hospitals, and urgent care centers in your area. Narrow down and specify what's important to you using WHA's provider search.

- Choose the type of clinical provider such as primary care or specialist, as well as hospitals so you can find care that's nearby to home, work or school.
- Use search filters when you have specific needs and preferences such as gender, language spoken, race/ethnicity.
- Some PCPs are in private, independent offices, while others are in a facility with various departments and specialties, labs and other services, all under one roof.
- Referrals are often a good way to find the right doctor for you and your family. Consider asking friends/colleagues for recommendations.
- Finally, capture your search results, download, and print out your selections.

For help finding a doctor, call WHA's Member Services team at 888.WHA.PERS.

Continuity of Care

Receiving treatment from a non-network physician?

Out-of-network services are not covered unless prior authorized, except in an urgent or emergency situation. However, if you are a new member currently undergoing acute treatment with a non-participating provider, you may qualify for Continuity of Care (CoC). Contact WHA Member Services or access the CoC Form online at **mywha.org/cocform** to learn more.

Virtual Care Made Simple

There's a simplicity in accessing care with telehealth alternatives to traditional in-person office visits. When a network provider offers telehealth services, you have the same copayment that you would for an office visit. **WHA also provides additional virtual care options for enhanced convenience:**

- **Nurse advice** is WHA's confidential phone line staffed by registered nurses offering immediate, expert guidance and assistance whenever a health concern arises, day or night..
- **Teladoc®** lets you connect with a health care professional 24/7 by secure video chat or phone to get a diagnosis on minor injuries and illnesses such as colds 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.

If an urgent care situation arises while you are in WHA's service area, you can always call 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 direct you to seek care at the emergency room or your medical group's contracted urgent care center, if necessary.

Global Emergency Assistance

Anytime you travel 100 miles or more away from home, even in a foreign country, you benefit from support services from Assist America. Their experienced crisis management professionals work from a state-of-the-art operations center, 24 hours a day, 7 days a week, offering worldwide response capabilities to provide a range of services, from pre-trip health information and prescription assistance to lost luggage or care of minor children, in the event you have an emergency while traveling.

NOTE: WHA covers you for urgent care and emergency care services wherever you are in the world. Emergency room visits are not covered for non-emergency situations. When receiving urgent care telehealth services through Teladoc, all services shall be provided consistent with existing appointment standards and access requirements. Review your plan documents available at westernhealth.com/calpers for details on cost-sharing and balance billing protections.

HEALTH PLAN BENEFIT COST MATRIX

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 SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS.

COST TO MEMBER	DESCRIPTION
	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
	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 benefit cost matrix.
	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	DESCRIPTION
	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)
$0	• 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
$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 (one device per ear, every 36 months).** Hearing aids are covered at 100% in both ears every 36 months when medically necessary to prevent or treat speech and language development delay due to hearing loss.

Prescription Coverage**

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

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

Walk-in pharmacy (up to 30-day supply)
Tier 1: Generic Formulary medication: $5
Tier 2: Brand Formulary medication: $20
Tier 3: Non-Formulary medication: $50

Participating retail pharmacies allow up to a 90-day supply for 2 times the retail pharmacy pharmacy copay.

Mail Order (up to 100-day supply, up to $1,000 annual max)
Tier 1: Generic Formulary medication: $10
Tier 2: Brand Formulary medication: $40
Tier 3: Non-Formulary medication: $100

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

Mental Health & Substance Use Disorders

Acupuncture & Chiropractic Care

Behavioral Health

Optum is WHA's mental/behavioral health partner. Optum's approach to whole-person health care offers both virtual and in-person visits with thousands of mental health professionals available. There's a wealth of information, self-care tools, and services to support you or a family member in getting the care they need.

Optum offers a full spectrum of mental health and substance use disorder services (and facilities), along with tools and resources to support you and your family. Members can access a broad group of qualified mental health professionals and robust technology that supports Optum's network of over 5,500 in-person providers and over 3,000 virtual providers. Go to **westernhealth.com/calpers** under Mental Health to learn more about accessing care and search an online provider directory.

Optum's **Live and Work Well** portal provides a resource to screen symptoms, get triaged to the most suitable care, and helps facilitate an easy way to search for mental health professionals that's convenient. By consolidating our mental health services from Optum with existing Optum Disease Management programs, WHA members can benefit from integrated services.

Alternative Medicine

Your health plan includes acupuncture services and chiropractic care, provided by our partner, Landmark Healthplan of California, Inc. PCP referral is not required to receive covered services.

- **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, and 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, and manipulation.

Go online to **westernhealth.com/calpers** under Alternative Medicine to search Landmark Healthcare's provider directory or call **800.298.4875** to locate a participating nearby practitioner. For further details, visit Landmark's website to review the combined Summary of Benefits/Evidence of Coverage based on your plan type.

BE YOUR HEALTHIEST

You deserve every opportunity to reach your health and wellness goals. Take advantage of these WHA programs and resources designed to support you in living a healthy lifestyle.

- **VIRTUAL PAIN MANAGEMENT** — **Kaia** is a digital pain management app available to eligible WHA members with back, joint, or muscle pain. The app offers guided exercises, education, and support from certified health coaches—no commute or waitlists required.

- **HYPERTENSION MANAGEMENT PROGRAM** — WHA provides advanced tools such as a connected blood pressure monitor sent directly to your home, real-time advice on your readings, and one-on-one coaching and support. Members ages 18+ who have been diagnosed with hypertension (high blood pressure) may enroll in this program at no added cost with a WHA health plan.

- **DIABETES PREVENTION** — Optum's **Real Appeal** program is for members who are at risk for type 2 diabetes. This no-cost 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.

- **REVERSE TYPE 2 DIABETES** — This telehealth program helps members lower blood sugar and A1C, reduce or eliminate diabetes medications, and lose weight. We have hundreds of members in the program and already seeing great results. The coaching, services, and supplies, which is a value estimated at $3,000, are included at no added cost for eligible plan members.

- **NUTRITIONAL COUNSELING** — Support is available for a variety of weight management concerns, including obesity, eating disorders, or needed weight gain. Talk to your doctor to find out if you meet the medical criteria for a referral to a nutritionist. You'll have the same cost-sharing that you would have for a primary care office visit.

- **SMOKING CESSATION** — **Quit for Life®** is designed to give members the confidence needed to quit tobacco for good. Participating members receive a personalized Quit Plan in hand and get access to personal coaches via phone, chat, or text.

Coverage depends on eligibility at the time of service. Refer to your EOC/DF for cost-sharing details.

PREVENTIVE CARE RESOURCES

Preventive health guidelines are designed to help you make more informed decisions about your health. These include health screenings, wellness exams, and other services that are available to you at no additional cost, starting at birth through adulthood. Members also get easy-to-read, up-to-date immunization schedules as recommended by the Centers for Disease Control and Prevention.

CHRONIC CONDITION MANAGEMENT

WHA provides access to disease management programs at no additional cost. The programs offer individuals living with a chronic illness access to helpful resources and a care manager to help them manage and control their condition, such as asthma; congestive heart failure; coronary artery disease; chronic obstructive pulmonary disease; diabetes; and high-risk maternity.

PERSONAL HEALTH ASSESSMENT

WHA offers an online health and well-being management tool where members can complete an annual personal health assessment and get a health scorecard that connects them with resources and information to help them create an action plan and improve their health/score. It's a terrific proactive tool to further your health journey.

COMMUNITYFIT CLASSES

Join our popular online classes designed to boost confidence in body and mind. Led by a personal trainer, these creative exercises help you develop strength and movement, and generally, stress less and feel your best.

FITNESS CENTER PARTNERSHIPS

WHA gives you reason to get active through our gym and fitness center partnerships. **Active&Fit Direct®** gives members access to a wide range of fitness centers for a minimal monthly fee. Visit our website for a list of current partners and locations.

PREGNANCY SUPPORT

Western Health Advantage offers no-cost doula services through **Raya Health** to support you during pregnancy, birth, postpartum, or after pregnancy loss. Doulas provide personalized care—helping you prepare for birth, offering hands-on support during labor, and assisting with newborn care and emotional recovery afterward. Members can connect with a trained doula for guidance, comfort, and advocacy every step of the way.

WORKSHOPS & SUPPORT GROUPS

Access instructor-led health education programs sponsored by our network's medical groups. Find classes or support groups in diabetes, lung health, nutrition, orthopedics, parenting, pregnancy and childbirth, smoking cessation. Unless otherwise noted, most classes are free.

WELLNESS DISCOUNTS

ChooseHealthy® provides savings on wellness products and services to help you discover new ways to live better every day. The program includes product discounts of up to 50% on popular health and fitness brands, such as FitBit, Garmin, SunBasket, Skechers, and more. You 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 your healthy lifestyle.

ONLINE HEALTHY RECIPE LIBRARY

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. 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.

Coverage depends on eligibility at the time of service. Refer to your EOC/DF for cost-sharing details.

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, 711 (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 711.

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 711 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) 711**。**

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 711.

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 711.

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 711로 연락하십시오.

ARMENIAN
Եթե Դուք կամ Ձեր կողմից օգնություն ստացող անձը հարցեր ունի Western Health Advantage-ի մասին, Դուք իրավունք ունեք անվճար օգնություն և տեղեկություններ ստանալու Ձեր նախընտրած լեզվով: Թարգմանչի հետ խոսելու համար զանգահարե՛ք 888.942.7377 համարով կամ TTY 711՝ 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 شماره711 پیام تایپی 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 TTY для лиц с нарушениями слуха по номеру 711.

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、711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 711.

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 711 'ਤੇ ਕਾਲ ਕਰੋ।

CAMBODIAN-MON-KHMER
ប្រសិនបើអ្នក ឬនរណាម្នាក់ដែលកំពុងជួយអ្នក មានសំណួរអំពី Western Health Advantage ទេ,
អ្នកមានសិទ្ធិទទួលជំនួយនឹងព័ត៌មាន
នៅក្នុងភាសារបស់អ្នក ដោយមិនអស់ប្រាក់។ ដើម្បីនិយាយជាមួយអ្នកបកប្រែ សូមទូរស័ព្ទ 888.942.7377 ឬ TTY សម្រាប់
អ្នកត្រចៀកថ្លង់ តាមលេខ 711។

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 711.

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 711 पर कॉल करो।

THAI
หากคุณ หรือคนที่คุณกำลังช่วยเหลือมีคำถามเกี่ยวกับ Western Health Advantage
คุณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย เพื่อพูดคุยกับล่าม โทร 888.942.7377 หรือใช้TTY
สำหรับคนหูหนวกโดยโทร 711

WE'RE HERE FOR YOU

Need help? We're just a phone call away. If you have a question about your health care coverage, or want help finding a clinical provider who meets your personal health care needs, a local Western Health Advantage Member Services representative is here to help. We know managing your health care benefits can sometimes be overwhelming, and our goal is to help you every step of the way. Thank you for giving us the opportunity to serve your health care needs.

CONTACT WHA MEMBER SERVICES

- **Call:** 888.WHA.PERS (888.942.7377) toll-free; 711 TTY
- **Email:** whapers@westernhealth.com
- **Available:** 7 days a week, 7 a.m. to 8 p.m.
- **Secure Message:** Available by logging into your **MyWHA account** and visiting our Contact Us web page. We will respond to your inquiry within one business day.

ACCESS YOUR ONLINE MYWHA ACCOUNT

One of the most important steps to take in managing your health plan, is setting up and accessing your **MyWHA account**. WHA gives you access to your personal account through this secure, member-only website. Log on to find a wealth of resources that will help you get the most from your health plan. After creating your MyWHA account, you will be able to: print a temporary or request a replacement member ID card; change your primary care physician (PCP); review your plan documents; and review your accrual toward annual out-of-pocket expenses.

VIEW YOUR ACCUMULATOR

It is important to keep track of your out-of-pocket maximum. You must pay a copayment for care provided, except for preventive care that is covered 100%, up to the annual out-of-pocket maximum. WHA has done all the work for you with our Online Accumulator in your **MyWHA account**.

MOBILE APP FOR SMARTPHONES

Download our mobile app for on-the-go access easily available from the App Store and Google Play at no cost. **MyWHA App** gives you the opportunity to: access your digital member ID card; email or fax your ID cards right from your phone; reach your PCP and get a map to the office; look up details about your plan; and access WHA's Member Services, Nurse Advice, and Assist America.

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Talk to a CalPERS health benefits officer or you can call WHA at **888.WHA.PERS (888.942.7377)** toll-free; 711 TTY.