

# HEALTH PLAN BASICS for CalPERS Members



The following frequently asked questions are only an overview of how to use your Western Health Advantage coverage. Refer to your Combined Evidence of Coverage and Disclosure Form (EOC/DF) for full plan details including covered and non-covered services. The EOC/DF is available at [westernhealth.com/calpers](http://westernhealth.com/calpers) or by calling Member Services.

## How do I reach WHA's Member Services?

**Available:** 7 a.m. to 8 p.m. | seven days a week

**Call:** 888.WHA.PERS (888.942.7377)  
888.877.5378 TDD/TTY or 711 (English or Spanish)

**Email:** [whapers@westernhealth.com](mailto:whapers@westernhealth.com)

We encourage you to visit your custom web portal for more information: [discover.westernhealth.com/calpers](http://discover.westernhealth.com/calpers).

WHA Member Services is happy to help you:

- Get started with your WHA coverage
- Choose a PCP or how to search for a specialist
- Obtain and understand your benefit plan information
- Get care while traveling or in case of an emergency
- Obtain interpretive services or translated printed materials
- File a compliment or complaint
- Provide you with a copy of your EOC/DF

## Is there a nurse advice line?

Yes, WHA gives you access to registered nurses who are ready to answer specific questions on health and wellness questions, 24 hours a day, including making direct referrals to disease management nurses. Call 888.656.3574.

## Who can be my primary care physician (PCP)?

PCPs can be practitioners of Family, Internal or General Medicine, Pediatricians and in some cases, Obstetricians and Gynecologists. At the time of enrollment, you are required to select a PCP from one of the medical groups in your provider network. Your provider network and medical group are shown in your welcome kit, via the web portal and on your MyWHA mobile app. Your PCP is responsible for coordinating all of your medical care. It is extremely important to get established with your doctor as soon as your coverage becomes effective. You also have the option to change your PCP; however, there are some exceptions to this, so it's important that you contact WHA's Member Services to discuss your request. Please note, PCP changes will be made the first day of the month following your request.

## Is my doctor in the WHA plan?

To obtain covered services, you must see a provider in the WHA network. Visit [westernhealth.com/calpers](http://westernhealth.com/calpers) and search our Provider Directory under *Find a Doctor* for thousands of in-network doctors and specialists. You may search for a provider

by name, provider type, location of the practice(s), medical group or hospital affiliation, and languages spoken. Printed directories are available upon request.

## When will I get an ID card?

ID cards are mailed to new members' homes no later than two weeks before their effective date. Replacement ID cards will be issued in the event of a name change or if dependents are added to your coverage. Members can also access and print ID cards via the web portal or from WHA's MyWHA mobile app. A copy of your enrollment form or electronic enrollment confirmation may be used as temporary proof of coverage.

## What if I'm 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). For more information or to obtain a Continuity of Care Request Form, contact WHA Member Services.

## What should I consider when choosing a PCP?

These questions may be useful when selecting a new PCP:

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

## What if I want to change my PCP?

You can change your PCP online by logging into the web portal or by calling WHA Member Services. Your PCP effective date is the first day of the month following your request. You must wait until the effective date before seeking care from your new PCP or the services may not be covered. Upon requesting a change of PCP, WHA will send you a letter confirming your new PCP within about 12 business days. You can also access this information from the web portal or from MyWHA mobile app. Note: PCP changes are not allowed while you are in the hospital or while you are receiving active medical treatment.

## What happens if I need to see a specialist?

While your PCP will treat most of your health care needs, when your PCP determines that you need specialty care, your PCP will refer you to an appropriate provider. You have options in specialty care outside of your PCP's medical group with our Advantage Referral program.

### **What if I need help with complex medical issues?**

WHA provides access to routine and complex Case Management (CM) services for members who qualify—generally, those with conditions that require a high level of coordination of care among multiple specialists and other health care providers—at no additional cost. To learn if you qualify for CM services, contact WHA Member Services. Additionally, Disease Management (DM) programs are available to certain members living with chronic conditions to assist with identifying strategies to optimize their health and reach personal health goals. To learn if you qualify for these no-cost DM programs, contact WHA Member Services.

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

WHA covers urgent care and emergency care services wherever you are in the world. If you are hospitalized at a non-participating facility because of an emergency, WHA or your PCP must be notified within 24 hours of the emergency or as soon as possible. Note: Emergency room visits are not covered for non-emergency situations. Also, call your PCP for all follow-up care after your emergency treatment. If you return to the emergency room or a non-participating provider for follow-up care (for example, removal of stitches or redressing a wound), you will be responsible for the cost of the service. If your emergency health problem requires a specialist, your PCP will refer you to an appropriate participating provider as needed. If you need assistance with care out of the service area, contact WHA Member Services and ask to speak to a Clinical Resource Nurse. When 100 miles or more away from home and for less than 90 days, WHA offers Assist America travel assistance services, including medical consultation and referrals, care of a minor child, lost luggage or document assistance, and other vital services in the event you face a medical or non-medical emergency.

### **How do I get urgent or after-hours care?**

You can call your doctor at any time of the day, including evenings and weekends. Your doctor (or the doctor on-call) may provide you with recommendations such as to seek care at the emergency room or urgent care center. WHA also provides Teladoc® for virtual urgent care of minor injuries or illnesses. Visit [westernhealth.com/calpers](http://westernhealth.com/calpers) and look under *Find a Doctor* for information and to search for in-network facilities, such as nearby urgent care centers.

### **What do I do in an emergency?**

Whether you are in or outside WHA's service area, call or text 911 immediately or go directly to the nearest hospital emergency room. If you are hospitalized at a non-participating facility because of an emergency, WHA must be notified within twenty-four (24) hours or as soon as possible to avoid any billing issues. If you are unable to make the call, have someone else make it for you, such as a family member, friend or hospital staff member. Note: If you text 911, explain your emergency and let them know your location.

### **What if I live outside the WHA Service Area?**

As a member, you and/or your dependents must live or work within the WHA service area. You can search by zip code on the web portal. If a member or dependent no longer lives in the WHA service area, they will no longer be eligible for coverage through WHA. It is important to understand that you must choose a PCP from the WHA network and that you are required to receive all routine and preventive services there. This includes care you may require for routine illnesses such as colds, flu, headaches, minor sprains and other illnesses and injuries that are not classified as urgent or emergency care.

### **What mental health services are covered?**

WHA plans include a full spectrum of mental health and substance use disorder services, available through Optum Behavioral Health without a PCP referral. Optum offers convenient virtual or in-person visits from a network of thousands of mental health professionals. Its [liveandworkwell.com](http://liveandworkwell.com) portal provides access to programs, helpful resources, and online tools to find the right care for your mental health concern.

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

Students who reside outside the service area must obtain all routine, preventive, and follow-up care from their WHA network provider. When outside the service area, these students are covered only for urgent or emergency care.

### **How can I review and track the amounts applied toward my annual out-of-pocket maximum?**

Members can review out-of-pocket medical expenses when logged into the member portal by using the Accumulator tool.

### **Does WHA offer cultural and linguistic services?**

Together with our clinical providers, WHA is committed to providing language assistance to members whose primary language is not English. Qualified interpreters in many languages, including Spanish and American Sign Language, are available at no cost to help you talk with WHA or your doctor's office. Spanish language versions of all vital plan documents are available. Translated documents in languages other than Spanish, large print, braille, and other formats may be requested through your doctor's office or WHA's Member Services. To help you choose a doctor that best fits your cultural needs, use WHA's Provider Directory, which includes a clinical provider's race and ethnicity, when available.

**OTHER RESOURCES:** Information and resources pertaining to utilization management and quality procedures are available to WHA members, prospective members and employers through our website. Detailed in your plan's EOC/DF, you will find information about these topics and more: prior authorization; member participation in medical treatment decisions; second opinions; new technology requests; standing referrals; continuity of care; and grievances and appeals. The EOC/DF is available at [westernhealth.com/calpers](http://westernhealth.com/calpers); a printed version can be requested by calling WHA Member Services.