



Why choose WHA? **We check all of the boxes.**

When it comes to choosing a health plan,
you will likely consider three things.



...**First, your network of doctors and hospitals.** That's where you will access care when you need it. We have more than 3,000 doctors and specialists to choose from and 15 hospitals you know and trust.



...**Second, know your essential plan benefits.** This is your preventive care plus a wide range of benefits included in WHA plans, such as hospitalization, mental health services, and prescription drug coverage.



...**And finally, value-added benefits you will appreciate.** Our plans include services to help you manage long-term health conditions, and innovative wellness programs that address nutrition, physical fitness and more, to help you (and your family) reduce health risks and maintain a healthy lifestyle.

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OUR 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 physicians and specialists for your medical needs. Simply, use our Find a Doctor tool on our website to see who's available, with about 80% of our doctors accepting new patients. If you need help, our Member Services team can help you find someone that's right for you and your family.

In the Sacramento area, you will likely choose doctors affiliated with **Hill Physicians**, **Mercy Medical Group** and **Woodland Clinic**. You'll have access to five hospitals, 41 labs and 10 imaging facilities, and 13 urgent care locations. Members also have more than 285 in-network pharmacies, including many drive-throughs.

And of course, you have access to doctors and facilities from all of the medical groups in our Northern California network, including those affiliated with NorthBay Health, Meritage Medical Network, and Providence.

Note: provider numbers and locations are subject to change.

THREE PLANS TO CHOOSE FROM



Tradition Plans

- **City of Sacramento's custom plans \$25 Copay HMO Prime and \$40 Copay HMO Prime** No annual deductible to meet. Fixed copays for office visits, including virtual visits with your doctor, and prescription drugs. Hospitalization, labs, x-rays, and imaging are covered in full.

HSA-Compatible, High-Deductible Plan

- **City of Sacramento's custom plan HSA HDHP HMO Prime** You receive comprehensive health care while taking advantage of tax-free savings and investments. You can build funds within your health savings account (HSA)* to pay for services such as office and hospital visits as well as prescription medications on a pre-tax basis.

benefit comparison notes

- ¹ Medical or prescription services may be subject to a deductible. The member must pay for these services when services are rendered until the deductible is met in that calendar year. Charges under the deductible are based on WHA's contracted rates with the provider of service.
- ² The annual out-of-pocket maximum is the total amount that the member must pay for certain services in a calendar year.
- ³ 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.
- ⁴ There may be an office visit copay if the primary purpose of a visit is not preventive or other services are provided.
- ⁵ See Copayment Summary for applicable prosthetic/orthotic device copayment amount.
- ⁶ Refer to the Infertility Benefits Copayment Summary for limitations and exclusions.
- ⁷ Acupuncture and chiropractic services provided through Landmark Healthplan of California, Inc. Copayments for chiropractic services, if applicable, do not contribute to the medical OOP maximum.
- ⁸ Percentage copayment amounts are based on WHA's contracted rates with the provider of service.
- ⁹ The deductible and annual out-of-pocket maximum amounts are embedded, i.e. each member in the family must meet the Individual with family amount or the family must meet the Family amount before benefits will apply for that member.

This benefit comparison is intended to be used as a summary only. The applicable Copayment Summaries and Combined Evidence of Coverage and Disclosure Form (EOC/DF) should be consulted for a detailed description of coverage benefits and limitations. Applicants have a right to review the EOC/DF prior to enrollment. Download/print from the website or call 888.499.3198.

*While there is no obligation to have an HSA, you are advised to discuss the benefits with a tax consultant.

City of Sacramento

PLAN COMPARISON Effective 01.01.23

		City of Sacramento \$25 COPAY HMO PRIME	City of Sacramento \$40 COPAY HMO PRIME	City of Sacramento HSA HDHP HMO ⁹ PRIME
MEDICAL DEDUCTIBLE¹	SELF-ONLY COVERAGE			\$2,000
	INDIVIDUAL WITH FAMILY	none	none	\$3,000
	FAMILY COVERAGE			\$4,000
PRESCRIPTION DEDUCTIBLE¹	SELF-ONLY COVERAGE			
	INDIVIDUAL WITH FAMILY	n/a	n/a	combined with medical
	FAMILY COVERAGE			
ANNUAL OUT-OF-POCKET MAXIMUM²	SELF-ONLY COVERAGE	\$1,000	\$1,500	\$3,000
	INDIVIDUAL WITH FAMILY	\$1,000	\$1,500	\$3,000
	FAMILY COVERAGE	\$2,000	\$3,000	\$6,000
PREVENTIVE CARE SERVICES^{3, 4}				

Preventive Care is Covered in Full (CIF) — includes: annual physical examinations; immunizations, adult and pediatric; women's preventive services; maternity care, routine prenatal and lab tests and first post-natal visit; well baby care; and breast, cervical, prostate and colorectal cancer screenings

PROFESSIONAL/OUTPATIENT SERVICES³				
	Office or virtual visits	\$25 per visit	\$40 per visit	\$30 per visit after deductible
	Annual eye and hearing exams	covered in full	covered in full	covered in full
	Outpatient surgery (performed in office setting)	\$25 per visit	\$40 per visit	\$30 per visit after deductible
	Outpatient surgery (facility)	covered in full	covered in full	\$150 per visit after deductible
	Laboratory test, x-rays and diagnostic imaging	covered in full	covered in full	\$10 per visit after deductible
	Imaging (CT/PET scans and MRIs)	covered in full	covered in full	\$50 per visit after deductible
HOSPITALIZATION SERVICES				
	Hospital inpatient, facility	covered in full	covered in full	\$250 per admission after deductible
	Hospital inpatient, professional	covered in full	covered in full	covered in full after deductible
BEHAVIORAL HEALTH SERVICES Mental Health & Substance Use Disorders Abuse				
	Office or virtual visits	covered in full	covered in full	\$30 per visit after deductible
	Outpatient other services	covered in full	covered in full	covered in full after deductible
	Inpatient services	covered in full	covered in full	\$250 per admission after deductible
OTHER SERVICES				
	Emergency room (waived if admitted)	\$50 per visit	\$50 per visit	\$100 per visit after deductible
	Urgent care virtual visit/Urgent care center	\$20 per visit	\$45/\$50 per visit	\$30 per visit after deductible
	Ambulance services	covered in full	covered in full	\$100 per trip after deductible
	Durable medical equipment ⁵	covered in full	covered in full	20% ⁸ after deductible
	Infertility services ⁶	50% ⁸ (see Infertility A)	50% ⁸ (see Infertility A)	not covered
	Acupuncture care, up to 20 visits ⁷	\$15 per visit	\$15 per visit	covered in full after deductible
	Chiropractic care, up to 20 visits ⁷	\$15 per visit	\$15 per visit	covered in full after deductible
PRESCRIPTION DRUG PLANS		Prescription N	Prescription N	included in medical
	TIER 1 medication (30-day supply)	\$10	\$10	\$10 after deductible
	TIER 2 medication (30-day supply)	\$20	\$20	\$30 after deductible
	TIER 3 medication (30-day supply)	\$50	\$50	\$50 after deductible
OTHER PRESCRIPTION COVERAGE				
	Home self-injectable medication (30-day supply)	covered in full	covered in full	10% ⁸ after deductible

BUILT-IN HEALTH AND WELLNESS SUPPORT



Here are just a few of the value-added benefits you get when choosing Western Health Advantage for your health coverage.

- **Virta Health** is a telehealth program that reverses type 2 diabetes by helping participants 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 when you choose a WHA health plan.
- **Livongo® for Hypertension** provides advanced tools to help manage high blood pressure, such as a connected blood pressure monitor sent directly to you, real-time advice on your readings, and one-on-one coaching and support. Those who have been diagnosed with hypertension (high blood pressure) may enroll in this program at no added cost with a WHA health plan.
- **Nutritional counseling** is now offered by WHA, one of the first health plans in our area to offer **support for weight management** issues. Whether dealing with issues of obesity, eating disorders, or needed weight gain, you simply talk to your doctor to get a referral to a nutritionist for visits. You'll have the same costs that you would have for a primary care office visit.
- **Kaia Health** for back, neck, and knee pain is an innovative digital physical therapy app and coaching program. This is ideal for those who can't always get to an in-person therapy or travel to appointments, which often get in the way of getting the care you need. Kaia's computer vision technology features real-time automated exercise feedback, function assessment, and gamified warm-ups for virtual therapy that is accessible anytime or anywhere.
- **MyWHA Wellness programs** offer ways to keep fit, eat healthy and save money too. Starting with health club discounts, instructor-led classes like WHA's own **CommunityFIT** sessions, which are still virtual but hopefully, look for in-person classes coming soon. And finally, **ChooseHealthy™**, where you get discounts from 10 to 50% off health-related national brand products like Fitbit or SKECHERS, all designed to encourage and support you in your wellness journey.



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