



WHA CHECKS ALL OF THE BOXES.

When it comes to choosing a Medicare Advantage 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 3,200 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 health conditions or support you within the home, plus wellness programs to help you reduce health risks and maintain a healthy, produc lifestyle.



County of Sonoma: Medicare-eligible Retirees
welcome to WHA > choosewha.com/sonoma-county

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 Provider Search on our website to see who's available, with about 75% of PCPs and 95% of specialists accepting new patients. If you need help, our Member Services team can help you find someone that's right for you and your family.

WHA Provider Network in Your Area

In the North Bay area, WHA members have access to: two medical groups, 300 PCPs and more than 650 specialists, six hospitals, 12 labs/imaging facilities, five urgent care locations, plus more than 100 in-network pharmacies, including many drive-thru locations.



888.432.5464 • providence.org



415.884.1840 • meritagemed.com

Outside of the North Bay, you have access to doctors and facilities from all of the medical groups in our Northern California network, including those affiliated with NorthBay Health, Dignity Health's Mercy Medical Group and Woodland Clinic, and Hill Physicians. Note: WHA provider details and numbers subject to change.

Transition 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 treatment for an eligible condition with a non-participating provider, you may qualify for transition of care. Contact WHA Member Services or fill out the downloadable form at mywha.org/MyCareCOC.



Note: A localized representation of the WHA service area. WHA network includes 15 hospitals in Northern California.

Hospitals in and Around Sonoma County

- 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

Find a Doctor and Accessing Care

Upon enrollment, members must select a **primary care physician (PCP)** close to home 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 a PCP determine that specialty care is needed, the member will be referred to an appropriate clinical provider.

With WHA, you have access to specialists outside of your PCP's medical group with WHA's **Advantage Referral** program.

Search a full listing of primary care physicians, specialists, hospitals, pharmacies, and urgent care centers in your area by using our online directory at mywha.org/MyCareDoctors. WHA's directory gives you ways to narrow down and specify what's important to you.

- Choose the type of provider such as primary care, specialists and facilities so you can find a doctor that's nearby.
- 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 found in a facility with various departments and specialties, labs and other services.
- Referrals are often a good way to find the right doctor for you and your family. Consider asking friends and family for recommendations.
- Finally, you may capture your search results, download, and print out your selections.

If you want help finding a doctor, WHA's Member Services team can help. Call them at 888.942.4777 (TTY: 711).

Virtual Care Options

Our clinical provider network offers telehealth alternatives to the traditional in-person office visit. When a network provider offers 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, so it's best to call to learn what options are available to you.

WHA also provides additional virtual care:

- **NurseLine**, a 24/7 confidential advice line staffed with registered nurses available to answer your health questions and help with treatment options.
- **Teladoc**[®] for 24/7 urgent care virtual visits. Teladoc lets you connect with a health care professional 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, 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 direct you to seek care at the emergency room or your medical group's contracted urgent care center, if necessary.

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. 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 available at mywha.org/MyCare for details on cost-sharing and balance billing protections.

YOUR MYCARE PLAN FROM WHA



Western Health Advantage MyCare 10/0 (HMO) Retiree Medicare Advantage Plan – Effective 01.01.24

Medical deductible	none
Annual out-of-pocket maximum¹	\$1,500

Preventive care services^{2,3}

\$0/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 services²

PCP/Specialist office or virtual visits	\$10 per visit
Annual eye and hearing exams	\$10 per visit
Outpatient surgery, performed in office setting	\$10 per visit
Outpatient surgery, facility	\$10 per visit
Laboratory tests, x-rays and diagnostic imaging	covered in full
Imaging (CT/PET scans and MRIs)	covered in full

Hospitalization services

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

Behavioral health services: Mental health and substance abuse

Behavior health, office or virtual visits	\$10 per visit
Behavior health, outpatient services	\$10 per visit
Behavior health, inpatient services (no limit on number of days covered)	covered in full

Other services

Emergency room (waived if admitted)	\$50 per visit
Urgent care office or virtual visit (waived if admitted within 24 hours)	\$10 per visit
Urgent care center (waived if admitted within 24 hours)	\$10 per visit
Ambulance services	\$50 per trip
Durable medical equipment	20% ⁴
Routine acupuncture/chiropractic care ⁵	\$20 per visit
In-home services, 60 hours per calendar year ⁶	\$0/covered in full
Hearing aid devices and services ⁷	\$699/\$999
Fitness membership program ⁸	\$0/covered in full

Western Health Advantage MyCare 10/0 (HMO)

Retiree Medicare Advantage Plan – Effective 01.01.24

Annual prescription drug deductible ¹	none
Retail (30-day supply)	
TIER 1: PREFERRED GENERIC	\$5/prescription
TIER 2: GENERIC	\$5/prescription
TIER 3: PREFERRED BRAND	\$10/prescription
TIER 4: NON-PREFERRED BRAND	\$10/prescription
TIER 5: SPECIALTY DRUGS	\$10/prescription
TIER 6: VACCINES	\$0/covered in full
Mail order (90-day supply)	
TIER 1: PREFERRED GENERIC	\$10/prescription
TIER 2: GENERIC	\$10/prescription
TIER 3: PREFERRED BRAND	\$20/prescription
TIER 4: NON-PREFERRED BRAND	\$20/prescription
TIER 5: SPECIALTY DRUGS	not available
TIER 6: VACCINES	not available

This benefit comparison is intended to be used as a summary only. The applicable Summary of Benefits (SB) and Combined Evidence of Coverage (EOC) should be consulted for a detailed description of coverage benefits and limitations. Applicants have a right to review the SB and/or EOC prior to enrollment. A copy may be requested by calling 888.992.7494, via email at medicaresales@westernhealth.com or by visiting choosewha.com/sonoma-county.

- ¹ The annual out-of-pocket maximum is the total amount that the member must pay for certain services in a calendar year. Prescription copayments do not contribute to out-of-pocket maximum.
- ² 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.
- ³ There may be an office visit copay if the primary purpose of a visit is not preventive or other services are provided.
- ⁴ Percentage copayment amounts are based on WHA's contracted rates with the provider of service.
- ⁵ Acupuncture and chiropractic services provided through Landmark Healthplan of California, Inc. (see page 8)
- ⁶ At-home care provided by Papa™ Pals (see page 9)
- ⁷ Hearing aid services provided by TruHearing® (see page 9)
- ⁸ Silver&Fit® fitness program provided by American Specialty Health Fitness, Inc. (see page 10)

Pharmacy Benefit Management



Postal Prescription Services

ppsrx.com • 800.552.6694

Once you have created an online PPS account, it's easy to refill prescriptions, add new prescriptions, review an order status, and track a delivery online. Request refill reminders using your preferred method of communication (text, call, or email) once your medication(s) are available for refill.

Costco Mail Order

costco.com/pharmacy/home-delivery
800.607.6861

Using a Costco online account, you can refill medications, check the status of an order, and track home delivery orders. You can also choose to enroll your prescription in the auto-refill program. Note: A Costco membership is not required.

Credena Health

855.360.5476

Credena Health's patient care coordinators and pharmacists are highly trained to understand your special medication needs and are ready to help transfer your current specialty prescription.

Pharmacy Benefits

Look to mywha.org/MyCareRx to search for a network pharmacy, request a printed provider/pharmacy directory, check medication coverage, and get answers to additional prescription benefit questions. WHA's Member Services team is available to answer your benefit questions.

- **Pick up at a local pharmacy:** You may fill most prescription medications at any retail pharmacy. Get the most savings by going to one of thousands of retail pharmacies in WHA's Medicare network, which includes large national chains and local pharmacies. See pharmacy websites for drive-thru pick-up and delivery options.
- **Get your medications mailed to you:** Refill your prescription(s) online or by phone and get it delivered straight to your home. There is no charge for standard shipping. To get started, ask your doctor to send an electronic prescription to Postal Prescription Services or Costco Mail Order.
- **Specialty pharmacy options:** If you have a prescription for a specialty medication, you will be able to fill the medication through Credena Health. All specialty medications are shipped at no cost to your doctor's office or your home, depending on who administers the medication. In rare instances, some specialty medications may only be available at certain specialty pharmacies other than Credena Health. These specialty medications are identified as Limited Access Drugs (LA) on WHA's Medicare formulary. For more information about LAs and available specialty pharmacies, consult WHA's Provider and Pharmacy Directory or call WHA Member Services.

Mental Health & Substance Use Disorders



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 over thousands of mental health professionals available. They also provide a wealth of information, tools, and services to support members 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. Search liveandworkwell.com (access code: WHA) to find a behavioral health provider.

Optum's Live and Work Well portal provide a resource to patients to screen their symptoms, get triaged to the most suitable care, and search for mental health professionals that's convenient. By consolidating our mental health services from Optum with retail pharmacy services through OptumRx, and existing Optum Disease Management programs, WHA members can benefit from integrated services.

Note: Provider details and numbers subject to change.

Acupuncture & Chiropractic Care



Alternative Medicine

Your health plan includes up to 20 combined annual visits for acupuncture 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 mywha.org/MyCareCAM to search Landmark Healthcare's provider directory. Or call 800.298.4875 to locate a participating practitioner or request a combined Summary of Benefits/Evidence of Coverage based on your plan type.

BUILT-IN HEALTH AND WELLNESS SUPPORT



You deserve every opportunity to reach your health and wellness goals with programs and resources that supports you in living a healthy, productive lifestyle.

In-home Support — Papa™ Pals

Whether you need a companion, a ride to the doctor, help managing technology, or household chores, you have Papa Pals, our in-home support service. Your WHA MyCare plan includes 60 hours of in-home services from Papa Pals annually. There's a one-hour minimum each visit available seven days a week. Members can schedule visits from an online care center or through a secure mobile app. Call 855.481.8351 (TTY:711). Monday through Friday, 8 a.m. to 11 p.m.; Saturday and Sunday 8 a.m. to 8 p.m. EST. For more information, visit mywha.org/MyCare.



Vision & Eyewear Benefits — WHA and MESVision®

Annual eye 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 mywha.org/MyCareDoctors.

For eyewear services including frames and contacts, visit mesvision.com to locate an MESVision® participating provider. A copy of the MESVision® Evidence of Coverage can be requested by calling MESVision® at 800.877.6372. Visit mywha.org/MyCareVision for more.

Hearing Aid 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 mywha.org/MyCareDoctors.

Hearing aid services are provided by TruHearing®. Your MyCare plan covers two hearing aids every 12 months. Choose from these covered device options: TruHearing Advanced (\$699 copayment) or TruHearing Premium (\$999 copayment). Call TruHearing at 855.634.9283 to connect with a consultant who will assist you in scheduling an appointment with a TruHearing audiologist or hearing instrument specialist near you. Learn more by visiting mywha.org/MyCareHearing.

Coverage depends on eligibility at the time of service. Refer to plan documents for cost-sharing details.

Diabetes Management — Optum

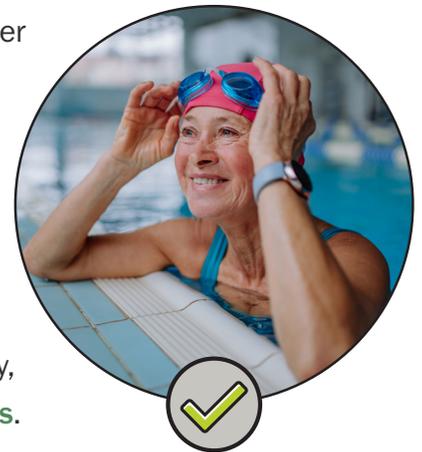
MyCare members managing a chronic condition such as diabetes, may get expert support (certified diabetes educators, registered dietitians, and clinical pharmacists) to assist you in reaching your lifestyle/health goals and may help to reduce unplanned hospitalizations and potential complications. During the initial evaluation conducted by a nurse, it will be determined whether you are at high or low risk for developing complications with assignment or access to a care manager. The design of the program is to work with and expand upon the treatment plan developed by your doctor. Call Optum at 877.793.3655 or visit mywha.org/MyCareDM.

Personal Health Assessment — Healthyroads™

This online health and well-being management tool is where members can complete an annual personal health assessment (PHA) 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. Learn more at mywha.org/MyCareFitness.

Healthy Aging & Exercise Program — Silver&Fit® Fitness Benefit

Stay active with a Silver&Fit membership, at no additional cost. Register and enroll at SilverandFit.com. Benefits include: Access to one of 15,000+ local and national fitness clubs (locations may offer MyCare members special discounts); choice of Home Fitness Kits with fitness gear designed to help you stay active without leaving home; access to more than 1,500 digital workout videos online or with a mobile app; and no-cost daily workout classes on Silver&Fit YouTube channel. Call 877.427.4788 toll-free (TTY: 711); Monday through Friday, 5 a.m. to 6 p.m. For more information, visit mywha.org/MyCareFitness.



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, which 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. To reach Assist America, call 800.872.1414. Learn more by visiting mywha.org/MyCareTravel.

Coverage depends on eligibility at the time of service. Refer to plan documents for cost-sharing details.

Notice of Language Assistance

We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1.888.942.4777 (TTY 711). Someone who speaks English/Language can help you. This is a free service.

Spanish

Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1.888.942.4777 (TTY 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin

我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1.888.942.4777 (TTY 711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese

您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1.888.942.4777 (TTY 711)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog

Mayroon kaming libreng serbisyo sa pagsasalang-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasalang-wika, tawagan lamang kami sa 1.888.942.4777 (TTY 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French

Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1.888.942.4777 (TTY 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese

Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1.888.942.4777 (TTY 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German

Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1.888.942.4777 (TTY 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Western Health Advantage is an HMO plan with a Medicare contract. Enrollment in the health plan depends on contract renewal.

Korean

당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1.888.942.4777 (TTY 711)번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian

Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1.888.942.4777 (TTY 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic

إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى بمساعدتك. هذه خدمة مجانية الاتصال بنا على 1.888.942.4777 (TTY 711). سيقوم شخص ما يتحدث العربية

Hindi

हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1.888.942.4777 (TTY 711) पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian

È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1.888.942.4777 (TTY 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Português

Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1.888.942.4777 (TTY 711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole

Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1.888.942.4777 (TTY 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish

Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1.888.942.4777 (TTY 711). Ta usługa jest bezpłatna.

Japanese

当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1.888.942.4777 (TTY 711)にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。

WE'RE HERE FOR YOU

When 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 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.

Call 888.942.4777 (TTY: 711). Our MyCare Member Services team is available 7 days a week, 8 a.m. to 8 p.m. (October 1 to March 31), and Monday to Friday, 8 a.m. to 8 p.m. (April 1 to September 30).

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. To get started, visit mywha.org/MyCareLogin and follow the prompts. 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.

- View plan documents, including: Summary of Benefits and Combined Evidence of Coverage (EOC).
- Take advantage of online tools, such as: Price new and existing prescriptions; Search for a doctor or facility; Find a mental health provider; Review your out-of-pocket expenses; Request a new member ID card; Print your plan eligibility information; Access 24/7 nurse advice via phone or chat; and Discover a complete suite of wellness programs.



learn more > choosewha.com/sonoma-county

Talk to your Benefits Department or call WHA Medicare Sales at 888.992.7494 (TTY 711). October-March: 8 a.m. - 8 p.m., seven days a week; April-September: 8 a.m. - 8 p.m., Monday-Friday.

