



## You've got choices for getting the care you need, wherever you are, whenever you need it.

All WHA plans include choices for accessing care — virtual care, urgent and emergency care, and care that travels with you — whether you are on a vacation or attending college outside of WHA's service area. You should never have to worry about access to care for yourself and your family.



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health**

**visit** • [mywha.org/careoptions](https://mywha.org/careoptions)

**call** • 916.563.2250; 888.563.2250 toll-free; TTY 711

Virtual care is convenient, accessible, and can even help reduce the risk of spreading illness. Your health plan provides comprehensive coverage and choices, not just with your doctor, but for emergency and urgent care, and WHA ensures members are covered if they need medical care while traveling.

## VIRTUAL CARE

You have options to consult with a medical professional, get a medication prescribed when you need it, and get access to care 24/7 for a non-emergency.

### 1. Telehealth Appointments

WHA's network of clinical providers offers extended hours to support their patients virtually, whether by phone, tablet, or laptop. Telehealth services may vary based on your medical group and/or primary care physician (PCP), but when a WHA clinical provider offers telehealth services, you will have the same cost-sharing that you would have for an office visit.

### 2. Nurse Advice Line

When you have a health concern, use WHA's nurse advice services, available anytime day or night. Call the confidential phone line at 888.656.3574, which you can find on the back of your WHA ID card. It is staffed by registered nurses who can answer your health questions, direct you to an in-network urgent care center, help suggest the best treatment, or provide direct referrals to disease management nurses.

### 3. 24/7 Urgent Care

WHA covers virtual urgent care through Teladoc® for a flat copayment. This service is for minor injuries or illnesses where you can reach a doctor 24/7 by secure video chat or phone virtually—often within 10 to 15 minutes—to get a diagnosis and treatment. It's fast, convenient virtual care—anytime, anywhere.

## MENTAL HEALTH CARE

Everyone can have their own struggles when it comes to mental health and substance abuse disorders. Your WHA plan includes services from **Optum Behavioral Health**, which helps members and their families from diagnosis through treatment.

You can reach them by calling 800.765.6820 or visiting [mywha.org/bh](https://mywha.org/bh) to search their provider directory and access Optum's Live and Work Well member portal at [liveandworkwell.com](https://liveandworkwell.com). For easy access, Optum offers virtual services, in-person appointments and even Express Care Access for when care is need fast.

**If you or a family member is in emotional distress and need support, text 988 or call the Suicide & Crisis Lifeline at 800.662.4357. This 24/7 lifeline is available to anyone experiencing any type of mental health-related distress or crisis.**

Coverage of these benefits depends on eligibility at the time of service. Refer to your plan's copayment summary—at [mywha.org](https://mywha.org) or using the MyWHA Mobile App—for cost-sharing amounts for in-person services and virtual visits.







## EMERGENCY CARE

If you or a family member experiences a life-threatening condition:

- **Call or text 911 for help:**

If you believe you are experiencing a life-threatening emergency or condition, call 911 immediately or go directly to the nearest hospital emergency room.

Note: If you text 911, be sure to clearly explain your emergency and location.

- **Go to the hospital:**

Even when outside WHA's service area and hospitalized because of an emergency, WHA covers those services. However, you (or a family, friend, or hospital staff member) must notify WHA within 24 hours. Follow-up care after an emergency room visit is not considered an "emergency," and you may be responsible for the cost of that service.

See [mywha.org/ER](https://mywha.org/ER) for more information.

### Emergency Care is best for...

Life-threatening or serious conditions, such as:

- Stroke or heart attack
- Head trauma
- Serious chest or abdominal pain
- Severe bleeding
- Broken bones
- Difficulty breathing
- Loss of consciousness, severe dizziness

## URGENT CARE

In an urgent care situation, you have two options:

- **In-network Urgent Care Center:**

To keep your care coordinated, it's always best to try and reach your doctor's office first. They can help you find a WHA network facility affiliated with your PCP's medical group. Search under Facilities online at [mywha.org/directory](https://mywha.org/directory); choose Urgent Care Centers and then filter by location and medical group.

- **Virtual 24/7 Urgent Care:**

In the service area or away from home, you can reach a doctor 24/7 by secure video chat or phone—often within 10 to 15 minutes—to get a diagnosis and treatment. Teladoc® connects you with a healthcare professional for minor injuries and illnesses. Visit [mywha.org/Teladoc](https://mywha.org/Teladoc) to access the Teladoc website and download their mobile app.

### Urgent Care is best for...

Minor injuries and common illnesses, such as:

- Cuts and abrasions, including stitches
- Muscle sprains and strains (or falls)
- Sinus problems
- Cold/flu symptoms (sore throat, coughs)
- Pink eye, ear infections
- Urinary tract infection
- Skin infections and rashes

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](https://mywha.org) for details on cost-sharing and balance billing protections.

## CARE WHILE TRAVELING

If you get injured or sick while traveling outside WHA's service area or even globally, your health plan covers emergency services, and offers the support of **Assist America** at no added cost. Anytime you travel 100 miles or more away from home and for less than 90 days, their 24/7 operations center can assist WHA members in the event of an emergency while traveling.

Just a few of the support services include:

- Global network of medical providers for consultation, prescription assistance, and evaluation
- Critical care monitoring and case management
- Emergency medical evacuation
- Care of minor children
- Legal help and interpreters
- Lost luggage and document assistance
- Pre-trip information

Visit [mywha.org/travel](https://mywha.org/travel) to download the Assist America Mobile App for a one-touch connection to the Assist America operations center. You can also call Assist America's 24/7 Operations Center at 800.872.1414 (toll-free within the U.S.) or 609.986.1234 (collect call from outside the U.S.).

## CARE FOR COLLEGE STUDENTS

When your child heads off to college, there's so much to think about and ensuring they know how to handle health issues on their own is important for a parent's peace of mind. Fortunately, WHA allows dependent students away from home to continue their coverage.

Routine care is covered when provided by a network practitioner, which may require choosing a new PCP close to school (if in WHA's service area) or traveling back to WHA's service area during holiday breaks for most services. When a trip home isn't an option, virtual visits are available with most PCPs and specialty providers, including behavioral health specialists. Students may also find network pharmacies near their school.



## ON-THE-GO RESOURCES

**MyWHA Mobile App** • [mywha.org/apps](https://mywha.org/apps)  
**Medical Group Portals** • [mywha.org/connect](https://mywha.org/connect)  
**Partners in Care** • [mywha.org/partners](https://mywha.org/partners)



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