



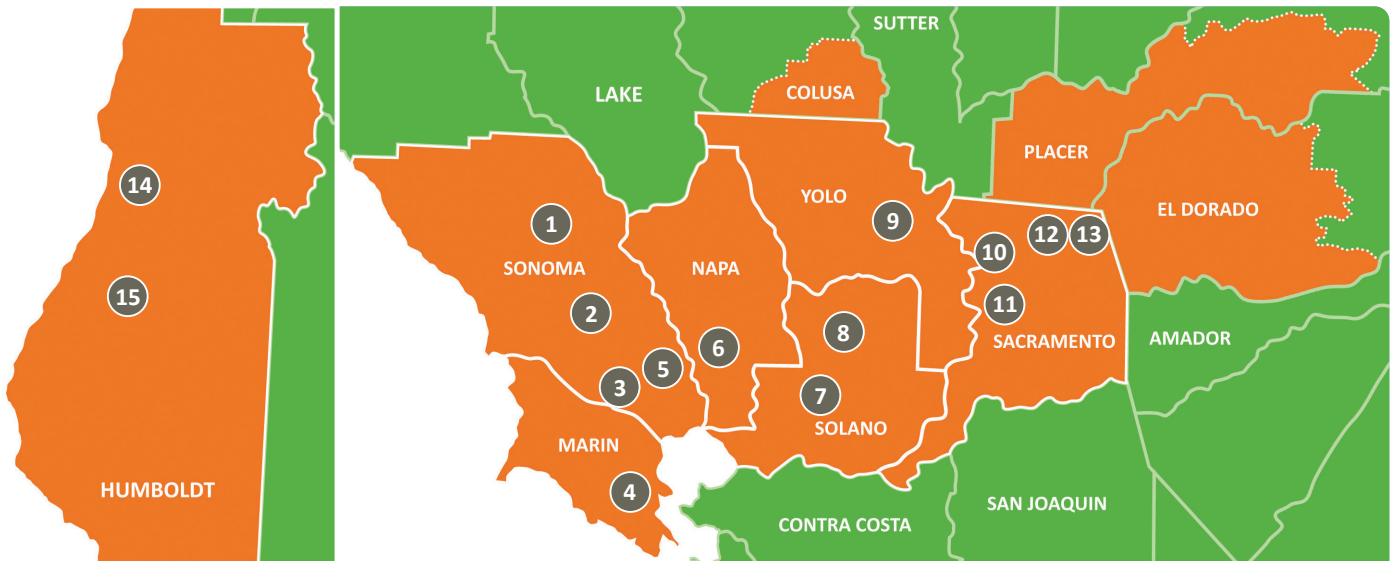
CalPERS: Medicare-eligible Retirees
Benefits Overview > 2024
westernhealth.com/calpers/medicare

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 providers and specialists for your medical needs. Simply, use our Find a Doctor tool on our website to see who's available, with about 75% of PCPs and 95% of specialists 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
- 2.** Providence Santa Rosa Memorial Hospital
1165 Montgomery Drive, Santa Rosa
- 3.** Petaluma Valley Hospital
400 North McDowell Boulevard, Petaluma
- 4.** MarinHealth Medical Center
250 Bon Air Road, Greenbrae
- 5.** Sonoma Valley Hospital
347 Andrieux Street, Sonoma
- 6.** Providence Queen of the Valley Medical Center
1000 Trancas Street, Napa

Hospitals in Solano County

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

Hospitals in the Greater Sacramento Area

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

Hospitals in Humboldt County

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

For up-to-date information on WHA's participating providers and facilities, visit westernhealth.com/calpers or call 888.942.7377.



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



MERITAGE
MEDICAL NETWORK
A Babylon Company

415.884.1840
meritagemed.com



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.



Search a full listing of primary care physicians, specialists, hospitals, pharmacies, and urgent care centers in your area. Narrow down and specify what's important to you through WHA's directory at westernhealth.com/calpers/medicare.

- 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 up-to-date information on WHA's participating providers and facilities, or if you want help finding a doctor, call WHA's Member Services team at 888.942.7377 or visit westernhealth.com/calpers.



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 acute treatment 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.

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 have for an office visit.

WHA also provides additional virtual care options for enhanced convenience:

- **Nurse advice line**, 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 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.

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. 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/myplan for details on cost-sharing and balance billing protections.



YOUR MYCARE PLAN FROM WHA

CalPERS Retiree Plan Overview

Medicare Advantage Plan — Effective 01.01.24

WHA MYCARE SELECT (HMO)

MEDICAL DEDUCTIBLE

none

Annual out-of-pocket maximum¹

\$1,500

PREVENTIVE CARE SERVICES^{2,3}

Preventive care is 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

covered in full

Annual eye and hearing exams

covered in full

Outpatient surgery, performed in office setting

covered in full

Outpatient surgery, facility

covered in full

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

covered in full

Behavior health, outpatient services

covered in full

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)

covered in full

Urgent care center (waived if admitted within 24 hours)

covered in full

Ambulance services

covered in full

Durable medical equipment

covered in full

Routine acupuncture/chiropractic care⁴

\$15 per visit

Routine eyeglasses or contact lenses⁵

\$200 every two years

Hearing aid devices and services⁶

up to \$1000 every 3 years

Over-the-counter purchases⁷

\$100 in credits per quarter

Fitness membership program⁸

covered in full



Prescription benefits

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

The benefit details on the previous page are a summary only. Consult the applicable Summary of Benefits (SB) and Combined Evidence of Coverage (EOC) for a detailed description of coverage benefits and limitations. Applicants have a right to review the SB and/or EOC prior to enrollment. Call WHA's CalPERS Member Services Team at 888.WHA.PERS (888.942.7377) to request a copy. Plan documents are on your group's WHA web page.

Notes

- ¹ The annual out-of-pocket maximum is the total amount that the member must pay for certain services in the calendar year. Hearing aid and 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 Acupuncture and chiropractic services provided through Landmark Healthplan of California, Inc. (see page 7).
- ⁵ Eyewear services including frames and contacts provided by EyeMed® (see page 8).
- ⁶ Hearing aid services provided by TruHearing® (see page 8).
- ⁷ Over-the-counter credits provided through Optum® Personal Care Benefits (see page 8).
- ⁸ Silver&Fit® fitness program by American Specialty Health Fitness, Inc (see page 9).

Mental Health & Substance Use Disorders



Behavioral Health

Optum Behavioral Health offers both virtual and in-person visits with thousands of mental health professionals available. Optum provides a wealth of information, 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), enhanced by 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 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 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 westernhealth.com/calpers under Alternative Medicine 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.

Vision & Eyewear Benefits — WHA and EyeMed®

Annual eye exams are covered under your MyCare plan with an EyeMed participating provider; no PCP referral needed. To locate a participating provider in your area and schedule an exam, visit eyemed.com.

For routine eyewear services, visit eyemed.com to locate an EyeMed participating provider. Your MyCare Select plan will pay up to \$200 for routine eye wear (contact lenses, eyeglass frames and/or eyeglass lenses) every two years. A copy of the EyeMed Evidence of Coverage can be requested by calling EyeMed. 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 Select plan covers up to \$1,000 every three years to cover hearing aids as well as two visits annually for hearing aid fitting and evaluation. Call 800.334.1807 to connect with a TruHearing consultant who will assist you with scheduling an appointment with a TruHearing audiologist or hearing instrument specialist near you.



Over-the-counter Credits — Optum® Personal Care Benefits Essentials

Your MyCare plan includes \$100 in credits each quarter to spend on over-the-counter (OTC) products. Use credits to purchase health and wellness OTC products, such as generic personal care items, allergy/cold medicines and flu or pain relief, dental or oral health, first aid, hearing aid batteries and more. You have three options for ordering OTC items with Optum Personal Care Benefits credits: visit optumpersonalcare.com; download the Optum Personal Care app; or order using the product catalog and mail-order form. These credits must be used each quarter (they do not roll over). To reach Optum Personal Care Benefits, call 866.582.1043.

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.

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 1.888.942.7377 (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 1.888.942.7377 (TTY 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin

我們提供免費的翻譯服務，幫助您解答關於健康或藥物保險的任何疑問。如果您需要此翻譯服務，請致電 1.888.942.7377 (TTY 711)。我們的中文工作人員很樂意幫助您。這是一項免費服務。

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 1.888.942.7377 (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 pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1.888.942.7377 (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 1.888.942.7377 (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 1.888.942.7377 (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 1.888.942.7377 (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 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1.888.942.7377 (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 1.888.942.7377 (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 1.888.942.7377 (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 1.888.942.7377 (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 1.888.942.7377 (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 1.888.942.7377 (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 1.888.942.7377 (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 1.888.942.7377 (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、**1.888.942.7377 (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.WHA.PERS (888.942.7377); TTY: 711.

Our MyCare Member Services team is available 7 days a week, 7 a.m. to 8 p.m.

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: 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 > westernhealth.com/calpers/medicare

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