



**westernhealth**  
**ADVANTAGE**

# Los Rios Community College District Welcome to WHA!

[choosewha.com/losrios](https://choosewha.com/losrios)



**Western Health Advantage** is a leading non-profit HMO serving Northern California residents.

**Caring for our  
communities for  
30 years**

**Strong, highly regarded  
network of physicians and  
hospitals**

**Local, non-profit health plan –  
90% of every premium dollar  
goes to patient care**

# Your WHA Health Plan



## Network

More than 3,200+ clinical providers

15 hospitals with nearby labs,  
urgent care, and express primary  
care locations and thousands of  
network pharmacies

Expanded convenient care  
including urgent care and express  
care locations



## Essentials

Mental Health

Chiropractic/Acupuncture

Prescription Drugs



## Wellness

Preventive Health

Condition Care

Innovative Programs

# Welcome New and Returning Members

## WHA Medical ID Cards and Welcome Packet



**Member Services** including Language Assistance:  
**888.563.2250 (711 TTY)**

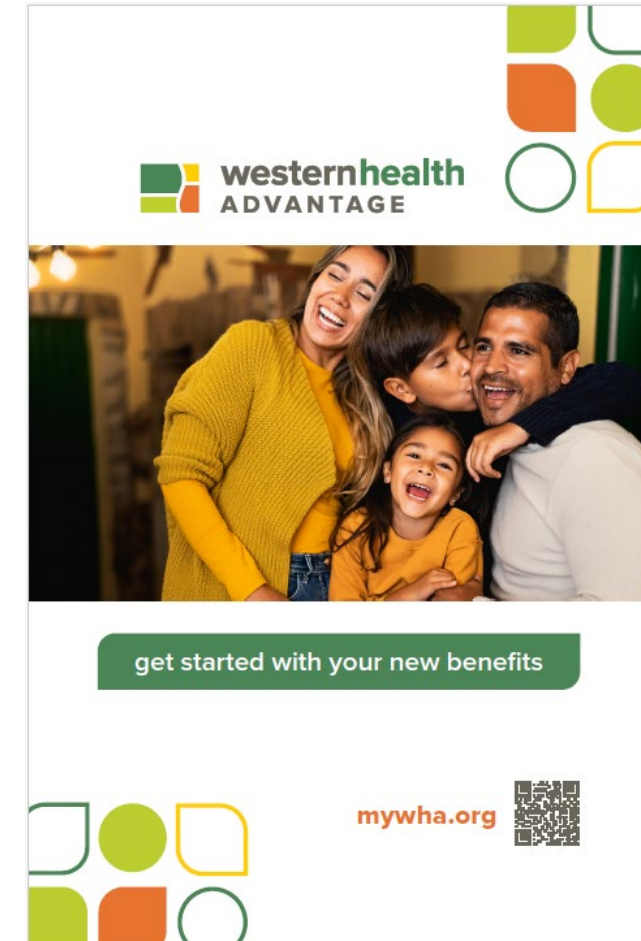
Behavioral Health: 800.765.6820 – Nurse Advice: 888.656.3574

**MEMBERS:** For emergencies, call 911 or go to the nearest emergency room. Notify your PCP or WHA as soon as possible. Present this Member ID Card at time of service. Refer to your EOC/DF at [mywha.org](https://mywha.org) for coverage info.

**PROVIDERS:** Notify WHA of all emergency admissions by the next business day for concurrent review. This card is for ID purposes only. It does not verify eligibility. For claim submission info, visit [mywha.org/providerclaims](https://mywha.org/providerclaims).

**PHARMACISTS:** Dispense preferred generic drug products per applicable pharmacy laws and regulations.

BIN 610011 | GROUP WHA | PCN IRX **Optum Rx®**





# Enroll in Online Access / MyWHA App

## Benefits of MyWHA account online:

- View and Print Member ID Cards
- View Copayment summaries (describes your coverage benefits)
- Connect to your pharmacy benefits
- Search for a doctor or facility
- Review Accumulator (accrual towards deductible and out-of-pocket expenses)
- Discover wellness resources
- Access WHA's Member Services, NurseLine and AssistAmerica
- Students away from home can also download the app for easy access to care

### Mobile card via MyWHA Mobile app

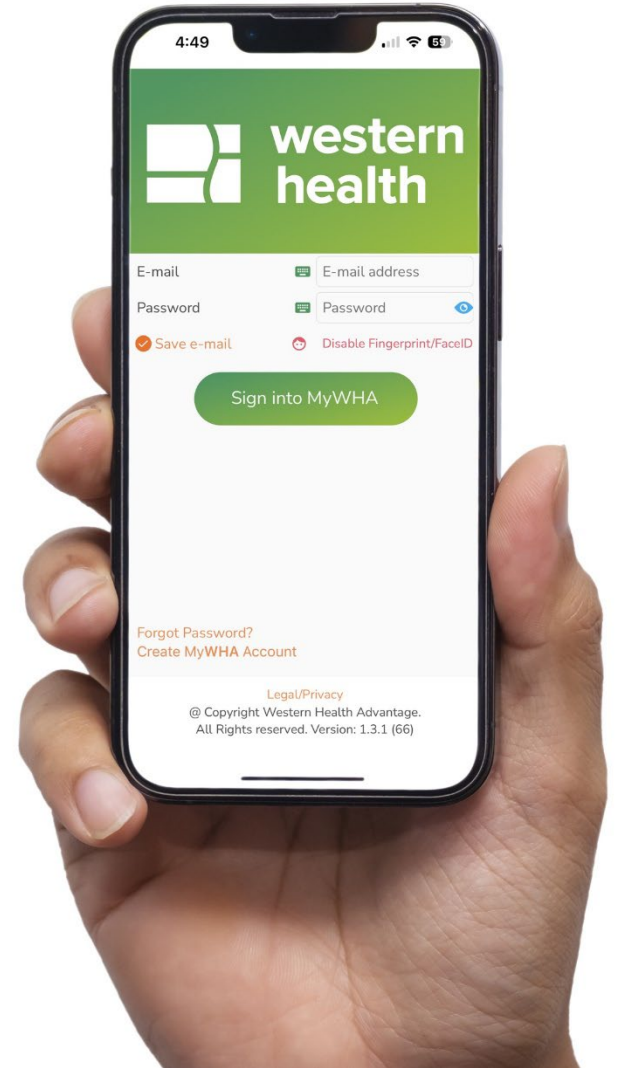
Download from the App Store or Google Play (scan QR code)

MyWHA Mobile app captures your ID card on-the-go.

From your mobile device, view and email an electronic



MyWHA App



# Next Steps...

## ▶ Your WHA enrollment overview

GROUP NUMBER: PROVIDER NETWORK: PRIME  
GROUP NAME:  
MEDICAL PLAN: PREMIER 0/10/0 HMO PRIME  
MEDICAL PLAN EFFECTIVE DATE: 02/01/2023

Below you will find member ID numbers (ID), medical group (MG) affiliation and assigned primary care physicians (PCPs) for each enrolled family member, if applicable. If we did not receive a PCP selection or the chosen PCP was not accepting new patients, we assigned a PCP that might work well for you. Log into your MyWHA account online at [mywha.org](https://mywha.org) to view up-to-date member information at any time.

ID: MG: MERCY MEDICAL GROUP  
PCP:

ID: MG: MERCY MEDICAL GROUP  
PCP:

ID: MG: HILL SACRAMENTO  
PCP:

- **Call your PCP** (*Page 2 in Welcome Packet*) to set an appointment to Establish Care
- **What to expect at your 1<sup>st</sup> Appointment**
  - Meet and Greet with your PCP / Healthcare Team
  - Discuss health needs and concerns (prescription refills, ongoing care, etc.)
  - Determine next steps with your PCP (preventive checkup, immunizations, etc.)
- **Urgent Needs**
  - My PCP does not have availability until April*
  - I am running out of prescriptions and need refill ASAP*
  - I need urgent care (stitches, rashes, etc.)*
- **Familiarize yourself with our Advantage Referral program**
  - Offers a wider range of access to contracted specialty providers
  - Referrals are not required for Chiropractic, Well Women, Behavioral Health**

**Members can change PCPs effective by 1<sup>st</sup> of following month by calling into WHA Member Services**

**Each member in family can have different PCPs with different medical group**

# Appointment Availability

## Medical Groups are available to assist with:

- Finding a PCP or Specialist
- Immediate appointment needs
- Changing PCPs to accommodate schedule
- Help navigate your care
- For a full list of provider numbers, go to:

[www.choosewha.com/network](http://www.choosewha.com/network)

***Medical Groups will be reaching out to new members in January to assist with any concerns.***



**916.560.0319**

- \* Help finding a PCP or specialist
- \* Answer questions about services and facilities in the Dignity Health network
- \* Refer to health navigators for help establishing care and scheduling an appointment

Dedicated Support for  
**New Members**



**844.358.4856**

Monday – Friday  
8 am – 12:30 pm, 1 pm – 5 pm PT

- \* Help finding a PCP or specialist
- \* Answer questions about services and facilities in the Hill Physicians network
- \* Refer to health navigators for help establishing care and scheduling an appointment

Dedicated Support for  
**New Members**

# Urgent Care – Home and Away

PCP REFERRALS NOT REQUIRED

## In-Person Urgent Care:

**WHA covers you for Urgent Care and Emergency Care services wherever you are in the world.\***

When you are in the WHA service area, be sure to go to a facility affiliated with your PCP's medical group. You can use WHA's online Provider Directory to find an urgent care facility that is affiliated with your PCP's medical group.

[www.mywha.org/careoptions](http://www.mywha.org/careoptions)  
888.563.2250

*\*Emergency room visits are not covered for non-emergency situations.*

## Virtual Care:

**Teladoc**

Virtual Urgent Care 24/7

[www.Teladoc.com](http://www.Teladoc.com)  
Download app  
800.835-2362

## TeleHealth Appointments

With participating PCP  
Contact your PCP's Office

**Nurse Advice Line 24/7**  
888.656.3574

## Behavioral Health:

Optum Behavioral Health 24/7

[www.liveandworkwell.com](http://www.liveandworkwell.com)  
800.765.6820

## Care While Traveling:

**Teladoc**

Virtual Urgent Care 24/7

[www.Teladoc.com](http://www.Teladoc.com)  
Download app  
800.835-2362

## Assist America

While traveling 100 miles away  
from home

[www.AssistAmerica.com](http://www.AssistAmerica.com)  
Download app

800.872.1414 (within US)  
609.986-1234 (outside of US)  
609.334.0807 (text)

[medservices@assistamerica.com](mailto:medservices@assistamerica.com)

## Student Care:

**Teladoc**

Virtual Urgent Care 24/7

[www.Teladoc.com](http://www.Teladoc.com)  
Download app  
800.835-2362

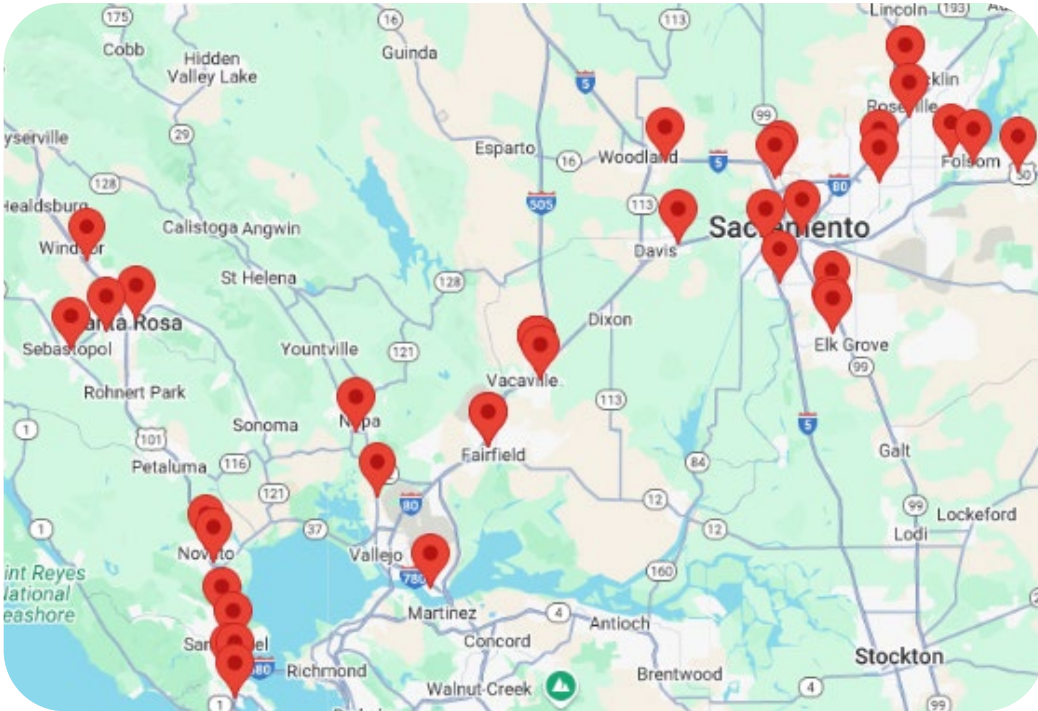
## Preventive / Routine Care

within Network



# Urgent Care in the WHA Service Area

When you are in the WHA service area, be sure to go to a facility affiliated with your PCP's medical group. You can use WHA's online Provider Directory to find an urgent care facility that is affiliated with your PCP's medical group. [www.mywha.org/careoptions](http://www.mywha.org/careoptions)



All Inclusive Medical Services Urgent Care  
Alshifa Medical Group  
American River Urgent Care  
Capitol Urgent Care  
Carbon Health Urgent Care  
Davis Urgent Care  
Dignity Health Urgent Care  
Direct Urgent Care  
East Woodland Urgent Care  
Elk Grove Urgent Care  
Folsom Urgent Care Inc  
Golden Gate Urgent Care  
Mdstat Urgent Care

Mercy Medical Group Downtown  
Natomas Urgent Care  
NorthBay Healthcare Group  
Pediatric Urgent Care Of  
Sacramento  
Providence Urgent Care  
Sebastopol Urgent Care  
Turnure Medical Group Inc  
Urgent Care Center Of Folsom  
Urgent Care Plus Telehealth  
Vacaville Urgent Care  
Vituity Urgent Care  
West Sacramento Urgent Care  
Western Sierra Medical Clinic

# Pharmacy Benefits

Download the  
Optum Rx app, here:



[mywha.org/apps](https://mywha.org/apps)

## Access to local and national retail pharmacies

- CVS, Walgreens, Safeway, Costco, etc.
- Delivery and drive-thru options available
- 90-day supply retail at any pharmacy

## 24/7 access to pharmacists, online and via Optum's mobile app:

- Check medication coverage
- Track home delivery orders
- Sign up to receive text messages that remind you when it's time to refill or take your medication



# 5 Steps to Transitioning Your Medications and Pharmacy

**Western Health Advantage  
and OptumRx make it easy  
to access your prescriptions  
at pharmacies across  
Northern California.**

**Follow these steps for a  
smooth transition:**

For questions, call WHA Member  
Services at **916.563.2250** or  
**888.563.2250**. We're here to help!

## **Find a Pharmacy**

Use the Optum Pharmacy Search to locate national chains or local independent pharmacies near you.

## **Contact Your New Pharmacist for a Transfer Request**

Contact your new pharmacy and tell the pharmacist you have a transfer request. Share your current medication list, allergies, and any over-the-counter supplements or vitamins. Your new pharmacist will handle the transfer of your medications from your old pharmacy.

## **Check Coverage & Costs**

Use the Preferred Drug List to confirm coverage tiers, costs, and if prior authorization is needed. For assistance, contact your pharmacist, PCP, or WHA Member Services.

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**Follow these steps for a  
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For questions, call WHA Member  
Services at **916.563.2250** or  
**888.563.2250**. We're here to help!

## **Update Prescriptions**

Schedule a visit with your Primary Care Provider (PCP) to renew expired prescriptions or address medications needing a new prescription, such as controlled substances.

## **Explore Cost-Saving Programs**

Learn about home delivery or obtaining a 90-day supply at any network retail pharmacy. Mail order prescriptions are available at 100-day supply. For specialty medications, support services include care coordinators and educators.





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# Care Choices





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# Greater Reach

Our **Advantage Referral** benefit gives you and your PCP access to specialists from all FIVE WHA medical groups—not just the one your PCP is in.



**Mercy Medical Group**  
A Service of Dignity Health Medical Foundation



**Woodland Clinic**  
A Service of Dignity Health Medical Foundation



**NorthBay** HEALTH

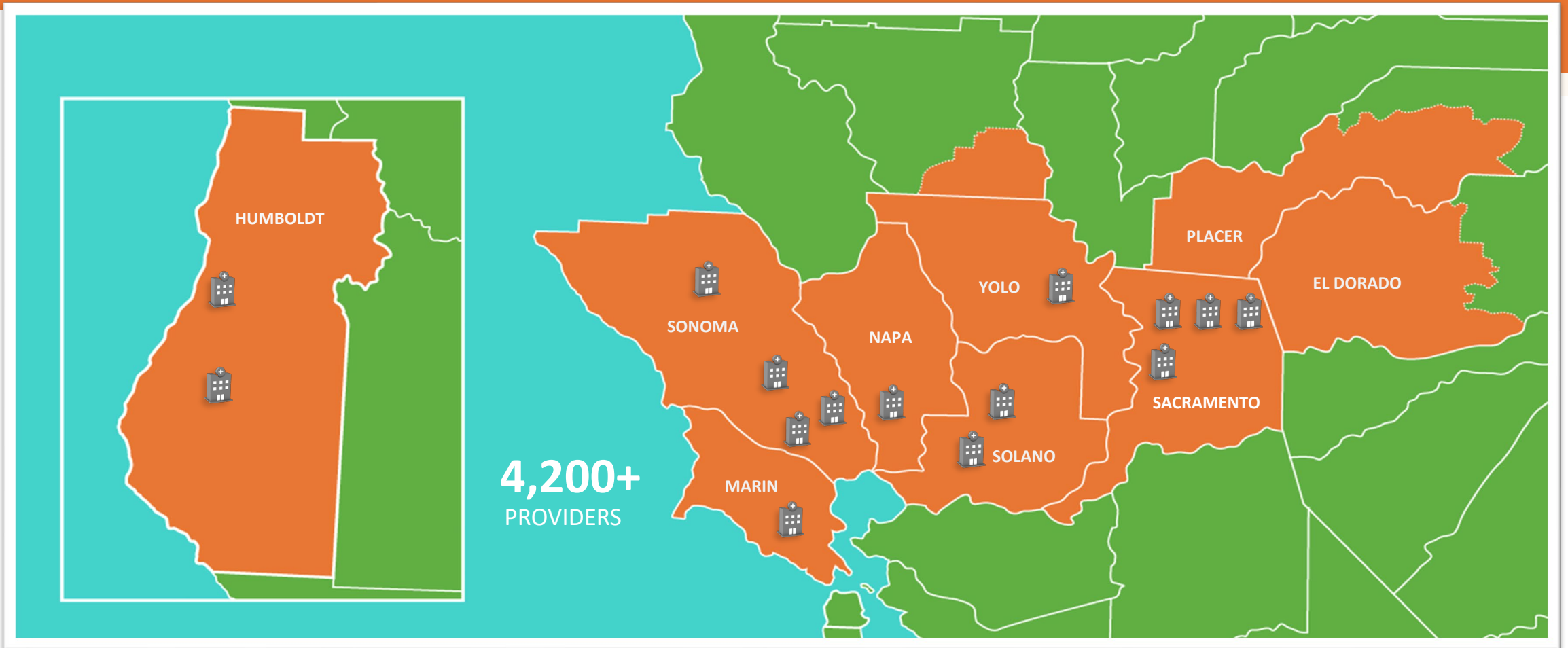


**Providence**



**Hill**  
Physicians

# Partners in Care



# Partners in Care

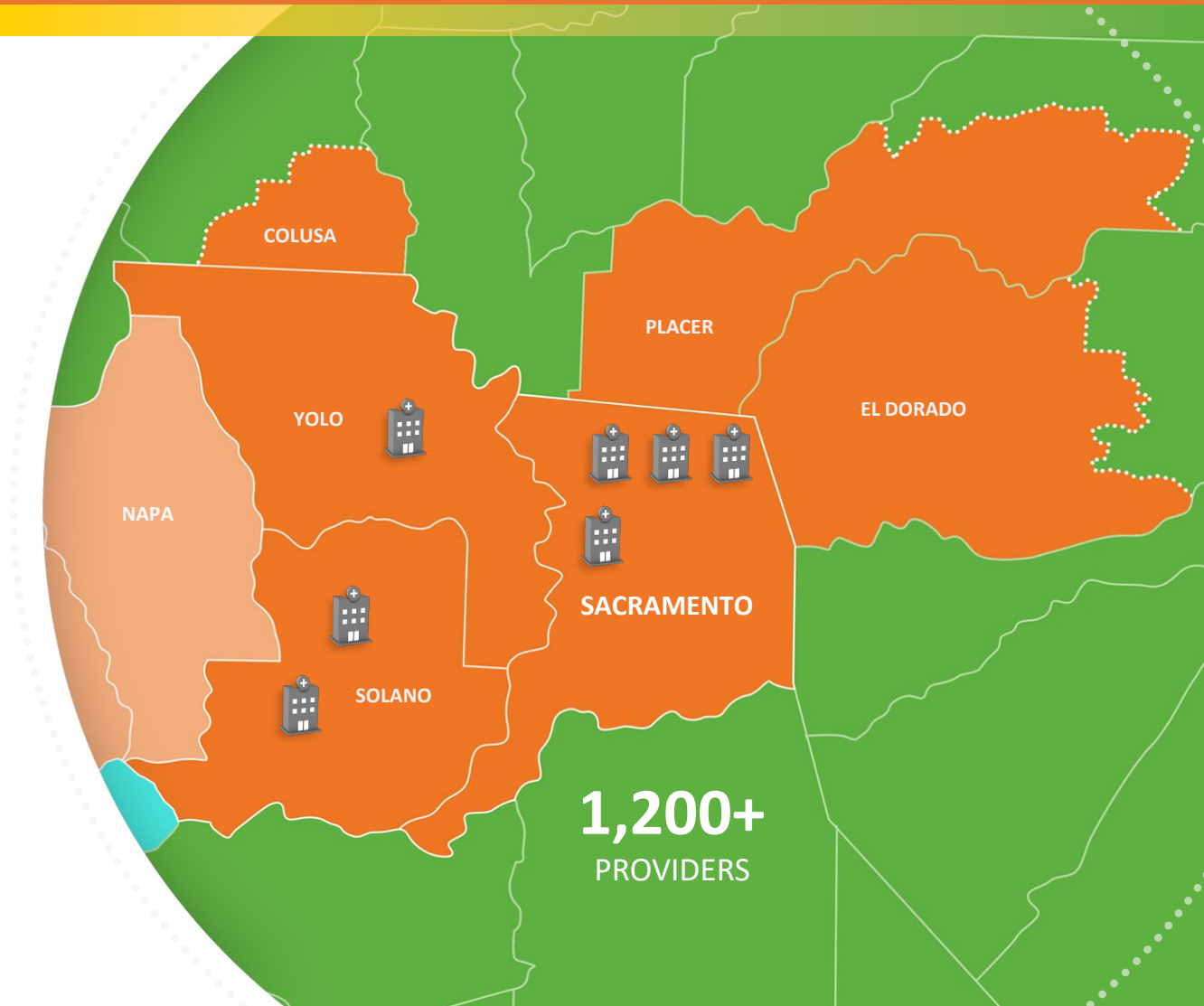
Greater Sacramento Area

 **Mercy Medical Group™**  
A Service of Dignity Health Medical Foundation

 **Woodland Clinic™**  
A Service of Dignity Health Medical Foundation



**Woodland Memorial Hospital**  
**Mercy General Hospital**  
**Mercy Hospital of Folsom**  
**Mercy San Juan Medical Center**  
**Methodist Hospital of Sacramento**  
**NorthBay Medical Center**  
**NorthBay Vaca Valley Hospital**

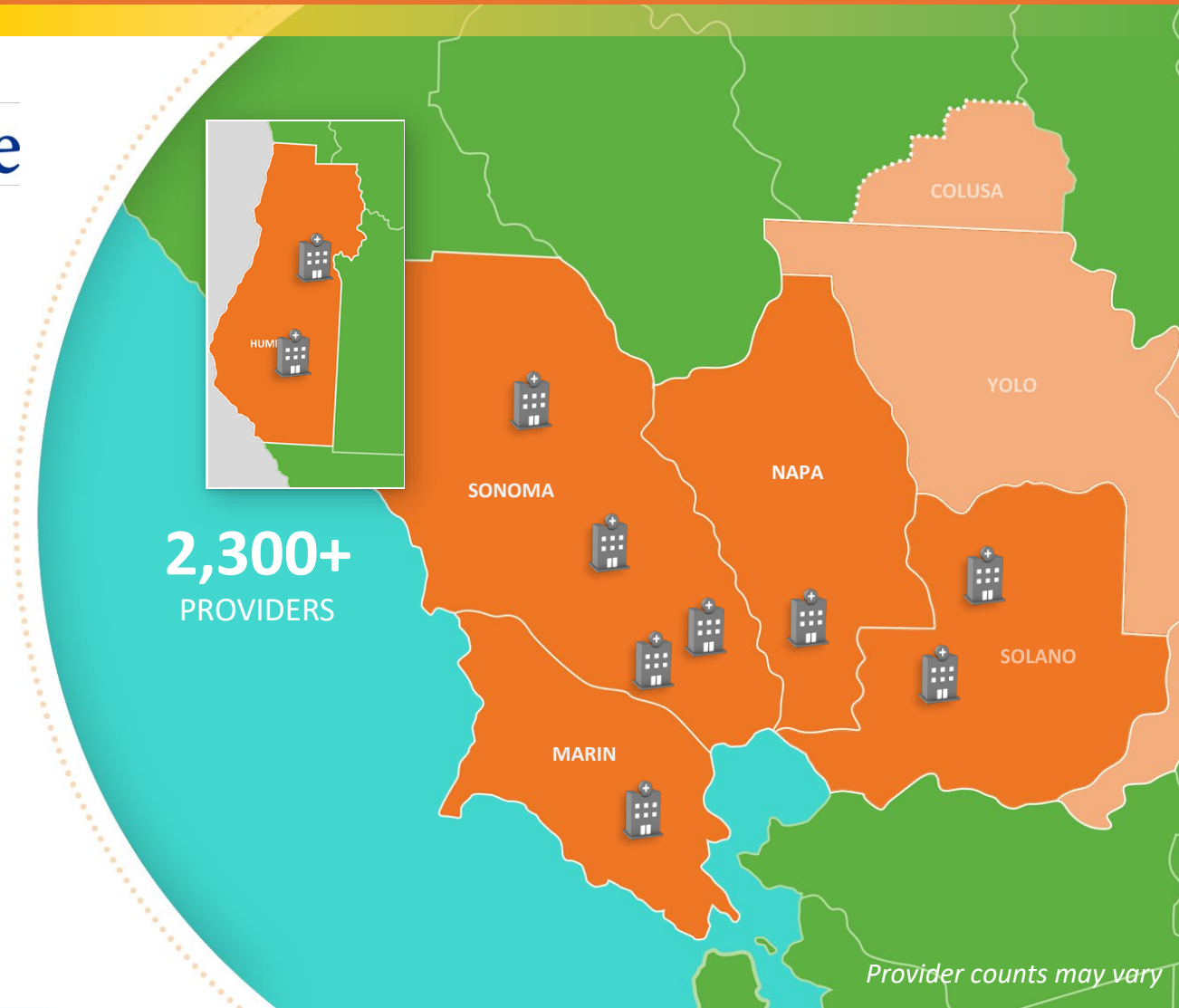


# Partners in Care

North Bay Region + Humboldt



**Healdsburg Hospital, Providence**  
**Petaluma Valley Hospital, Providence**  
**Providence Queen of the Valley Medical Center**  
**Providence Santa Rosa Memorial Hospital**  
**MarinHealth Medical Center**  
**Sonoma Valley Hospital**  
**Providence St. Joseph Hospital Eureka**  
**Providence Redwood Memorial Hospital**  
**NorthBay Medical Center**  
**NorthBay Vaca Valley Hospital**



# Medical Plan Options



MEDICAL PLAN COMPARISON	Premier 0/20/0 HMO	Western 1800/0/0 HDHP HMO Prime
Deductible: self/individual in family/family	none/none/none	\$1,800/\$3,400/\$3,600
Out-of-pocket maximum: self/individual in family/family	\$1,500/\$1,500/\$3,000	\$3,600/\$3,600/\$7,200
Preventive care services	covered in full	covered in full
Office visits: PCP/Specialist	\$20 per visit	covered in full after deductible
Outpatient surgery (facility)	\$20 per visit	covered in full after deductible
Laboratory test, x-rays and diagnostic imaging	covered in full	covered in full after deductible
Hospital inpatient, facility	covered in full	covered in full after deductible
Outpatient behavioral health (facility)	covered in full	covered in full after deductible
Inpatient behavioral health (facility)	covered in full	covered in full after deductible
Emergency room (waived if admitted)	\$35 per visit	covered in full after deductible
Urgent care virtual visit/Urgent care center	\$25 / \$35 per visit	covered in full after deductible
Acupuncture/Chiropractic care	\$15 per visit	Not covered



# Prescription Plan Coverage



PRESCRIPTION PLAN COMPARISON		Premier 0/15/0A HMO Prime	Western 1800/0/0 HDHP HMO
Prescription Deductible: self/individual in family/family		n/a	combined with medical
Walk-In Pharmacy (up to 30-day supply)			
Tier 1 medication		\$10	\$0 after deductible
Tier 2 medication		\$30	\$30 after deductible
Tier 3 medication		\$50	\$50 after deductible
Tier 4 medication		\$100	\$100 after deductible
Mail Order Pharmacy (up to 100-day supply)			
Tier 1 medication		\$20	\$0 after deductible
Tier 2 medication		\$60	\$60 after deductible
Tier 3 medication		\$100	\$100 after deductible

*TIER 1: Preferred generic and certain preferred brand name; TIER 2: Preferred brand name and certain non-preferred generic; TIER 3: Non-preferred (generic or brand);  
TIER 4: Specialty prescriptions*



When visiting a provider, present your WHA member ID card — provider submits claim to WHA



WHA reviews claim and determines amount to apply to deductible and OOP maximum



That amount is sent to the provider, who will bill you, if appropriate



Compare bill to WHA's claims detail at [mywha.org/accumulator](https://mywha.org/accumulator)



If the bill matches what you see, pay it



Contact WHA if the bill amount is not shown or you have questions



## HDHP Members



### How to access care

No change to accessing care – make appointment with provider as needed. Remember, new members will need to establish care with PCP.

### Paying for visits

Other than preventive care, you will be billed for office visits and services. Bill will be based on contracted rate. *Ask to be billed so claim has been run through WHA.*

### How do I know if bill is correct?

You can always contact WHA to review bill or access [mywha.org/accumulator](https://mywha.org/accumulator) to review billed charges vs. contracted rates and responsibility.

## HDHP Members: Meeting Deductibles and Out of Pocket Maximum

- WHA's Accumulator is updated daily, if there is a new claim to show
- Providers don't always have access to deductible/OOPM updates
- Members can provide proof of meeting deductible for further investigation, i.e., invoice, receipts, etc. WHA will conduct a full claims reconciliation.
- Any questions or assistance:
  - WHA Member Services
  - 888-563-2250
  - [MyHDHP@westernhealth.com](mailto:MyHDHP@westernhealth.com)

# Behavioral Health



From diagnosis to treatment, WHA partners with Optum Behavioral Health to offer a wealth of mental health services to WHA members.

WHA plans to offer a full spectrum of mental health and substance use disorder services:

- Call 24/7 to reach a mental health professional. PCP referral is not required — and when you need it right away, we offer Express Care Access
- Optum's [liveandworkwell.com](https://liveandworkwell.com) member portal has interactive videos on types of care options, screening tools, prevention programs, self-care apps, and more. **Access Code: WHA**

# Stress Management



**WHA plans also include an app to help you manage your stress.**

**AbleTo** app and program that lets you access:

- Daily mood tracking
- Mental health tools
- Techniques and Tips
- Personalized Activities and Coaching

And if you need more support longer term, you can gradually add Therapy sessions as well (check your copays).

Learn more: [mywha.org/bh](https://mywha.org/bh)





# Chiropractic & Acupuncture



## **Chiropractic and Acupuncture Care**

This benefit provides members with hands-on treatment for improved wellness of lower back pain, neck pain, headaches, and much more.

Review plan documents to confirm the number of covered visits for chiropractic and acupuncture care per year.

**There's no referral needed.**

Learn more: [mywha.org/cam](https://mywha.org/cam)






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**Built-in Wellness**

# Preventive Care

Your WHA health plan is not just about care and coverage when you are sick, but to help strengthen your defenses! When you catch health issues early, your treatment is that much more effective.

**Preventive care is at no copay/deductible and includes:**

-  Regular checkups (wellness visit/exam)
-  Preventive screenings
-  Vaccines and immunizations (shots) including flu vaccine and tetanus shot available at your PCP's office or local pharmacy



Learn more: [mywha.org/guidelines](https://mywha.org/guidelines)





# Nutritional Counseling

**Support is offered to our members with weight management issues —** whether dealing with obesity, eating disorders, or a needed weight gain.

For those who meet specified medical criteria and are ready for nutrition and lifestyle changes, **your PCP may refer you to a nutritionist or dietician for several sessions.**

Learn more: [mywha.org/nutrition](https://mywha.org/nutrition)



# Pain Management

**Access innovative virtual physical therapy from your phone or laptop with Kaia app**

- For acute and chronic musculoskeletal (MSK) pain, Kaia Health brings innovative coaching wherever you are!
- AI-driven PT instruction and monitoring to help with knee, hip, back, or neck pain
- Strengthening and relaxation techniques for pain management

**Learn more: [mywha.org/digitalPT](https://mywha.org/digitalPT)**







# Hypertension Management

For adult members living with high blood pressure (or hypertension), our plans include a hypertension management program that includes tools from **Teledoc's Livongo for Hypertension.**

- ✓ Connected blood pressure monitor – sent to your home
- ✓ Support from coaches that can help answer questions to help improve your risk for complications
- ✓ Easy-to-use app and dashboard, so you can share it with your doctor or care team

Learn more: [mywha.org/manageHBP](https://mywha.org/manageHBP)





# Diabetes Management

If you currently have type 2 diabetes, we offer to programs to support programs:

1. **Chronic Care Management** – Support and coaching for managing your condition
2. **Virta Health** – Reverse type 2 diabetes by offering this innovative telehealth program at no added cost. Members can their lower A1c, reduce or eliminate diabetes medications, and lose weight.

**Outcomes from over 300 WHA members on the Virta program for over a year:**

- 1.23% decrease in A1c levels
- At least an 8.6% weight loss
- Over half of the WHA participants reduced or eliminated their diabetes-specific medications



Learn more: [mywha.org/diabetes](https://mywha.org/diabetes)

# Wellness Benefits, Discounts + Fitness



Vitality is a new way to start your health journey. Complete a Personal Health Assessment, set goals, and access resources to achieve better health!



ChooseHealthy™

ChooseHealthy® offers product discounts from 10-50% on popular health and fitness brands, and discounts on massage therapy from specialty health care practitioners.



Our popular CommunityFIT classes connect mind-body-spirit for holistic wellness. See online calendar for upcoming class schedule.



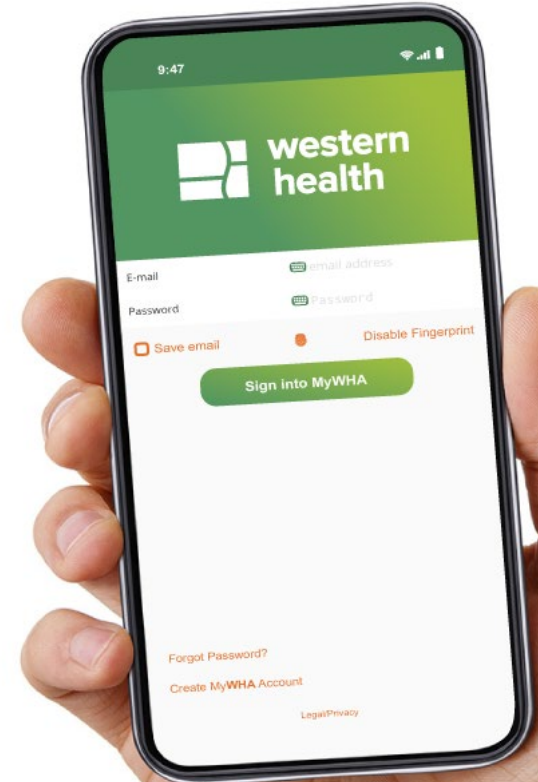
Fitness memberships, local and nationwide. Access to 11,000+ Standard Fitness Centers and 4,500+ Premium Fitness Centers.

# Anytime Access to Health Plan Information!

## Easy access to plan information 24/7

- **Your MyWHA Account** gives you the convenience of any-time access. You may look up account information, change your PCP, order/print ID cards and review a claims summary.
- **MyWHA mobile app** provides you instant access to your WHA member ID card, details about your plan, as well as contact information for your PCP and other service providers.

Learn more: [mywha.org/apps](https://mywha.org/apps)



# Questions?

**We're Here for You!**

**Member Services is available:**

**Monday through Friday, 8 a.m. to 6 p.m. (except holidays)**

**Call: 916.563.2250 or 888.563.2250 toll-free; 711 for TTY**

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