



## 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.

**consider us** | **County of Sacramento Employees: 2023**  
[choosewha.com/saccounty](https://choosewha.com/saccounty)





## 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.

Dignity Health offers WHA members access to five regional hospitals and doctors from **Mercy Medical Group** and **Woodland Clinic** – with approximately 750 providers in 34 locations covering primary care and across 40 specialties, with 80% of PCPs accepting new patients. **Hill Physicians** is the largest medical group of independent physicians in Northern California, with over 200 PCPs and 450 specialists, with access to five hospitals and urgent care centers.

Note: provider numbers and locations are subject to change.



## TWO PLANS TO CHOOSE FROM

### Tradition Plans

- **Premier 0/15/0A HMO Prime** You have certainty of medical costs. You pay a fixed copayment for office visits while lab and imaging services are covered in full.

### HSA-Compatible High-Deductible Plan

- **Western 1500/0/0 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

- <sup>1</sup> 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.
- <sup>2</sup> The annual out-of-pocket maximum is the total amount that the member must pay for certain services in a calendar year.
- <sup>3</sup> 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.
- <sup>4</sup> There may be an office visit copay if the primary purpose of a visit is not preventive or other services are provided.
- <sup>5</sup> With the exception of pediatric vision exams, copayments for vision and hearing examinations do not contribute to the out-of-pocket maximum.
- <sup>6</sup> See Copayment Summary for applicable prosthetic/orthotic device copayment amount.
- <sup>7</sup> Refer to the Infertility Benefits Copayment Summary for limitations and exclusions.
- <sup>8</sup> 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.
- <sup>9</sup> Percentage copayment amounts are based on WHA's contracted rates with the provider of service.
- <sup>10</sup> 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.

# County of Sacramento

PLAN COMPARISON Effective 01.01.23

		PREMIER 0/15/0A HMO PRIME	WESTERN 1500/0/0 HDHP HMO PRIME <sup>10</sup>
MEDICAL DEDUCTIBLE <sup>1</sup>	SELF-ONLY COVERAGE	none	\$1,500
	INDIVIDUAL WITH FAMILY		\$3,000
	FAMILY COVERAGE		\$3,000
PRESCRIPTION DEDUCTIBLE <sup>1</sup>	SELF-ONLY COVERAGE	n/a	combined with medical
	INDIVIDUAL WITH FAMILY		
	FAMILY COVERAGE		
ANNUAL OUT-OF-POCKET MAXIMUM <sup>2</sup>	SELF-ONLY COVERAGE	\$1,500	\$3,000
	INDIVIDUAL WITH FAMILY	\$1,500	\$3,000
	FAMILY COVERAGE	\$3,000	\$3,000
PREVENTIVE CARE SERVICES <sup>3, 4</sup>			

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 SERVICES <sup>3</sup>			
Office or virtual visits		\$15 per visit	covered in full after deductible
Annual eye and hearing exams <sup>5</sup>		\$15 per visit	covered in full
Outpatient surgery (performed in office setting)		\$15 per visit	covered in full after deductible
Outpatient surgery (facility)		\$15 per visit	covered in full after deductible
Laboratory test, x-rays and diagnostic imaging		covered in full	covered in full after deductible
Imaging (CT/PET scans and MRIs)		covered in full	covered in full after deductible
HOSPITALIZATION SERVICES			
Hospital inpatient, facility		covered in full	covered in full after deductible
Hospital inpatient, professional		covered in full	covered in full after deductible
BEHAVIORAL HEALTH SERVICES			
Mental health and substance abuse office or virtual visits		\$15 per visit	covered in full after deductible
Outpatient mental health and substance abuse services		covered in full	covered in full after deductible
Inpatient mental health and substance abuse services		covered in full	covered in full after deductible
OTHER SERVICES			
Emergency room (waived if admitted)		\$35 per visit	covered in full after deductible
Urgent care virtual visit/Urgent care center		\$15 per visit	covered in full after deductible
Ambulance services		covered in full	covered in full after deductible
Durable medical equipment <sup>6</sup>		covered in full	covered in full after deductible
Infertility services <sup>7</sup>		50% <sup>9</sup> (see Infertility A)	not covered
Acupuncture care, up to 20 visits <sup>8</sup>		\$15 per visit	not covered
Chiropractic care, up to 20 visits <sup>8</sup>		\$15 per visit	not covered
PRESCRIPTION DRUG PLANS (30-DAY SUPPLY)		Rx 10/20/35-2x	included in medical
TIER 1 medication		\$10	\$10 after deductible
TIER 2 medication		\$20	\$20 after deductible
TIER 3 medication		\$35	\$35 after deductible
OTHER PRESCRIPTION COVERAGE			
Home self-injectable medication (30-day supply)		20% up to \$100 <sup>9</sup>	covered in full 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.



**consider us** | [choosewha.com/saccounty](https://choosewha.com/saccounty)

