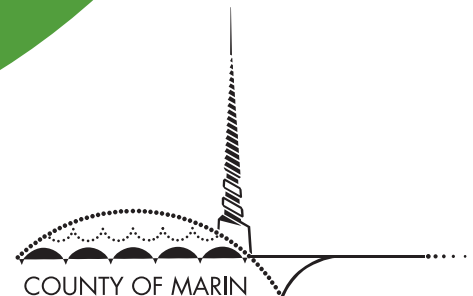


Health Benefits for Retirees

Choose your **Medicare Advantage** plan with Western Health Advantage
for retirees 65+ years with Medicare A & B



Western Health
Advantage 



choosewha.com/marincountyretirees

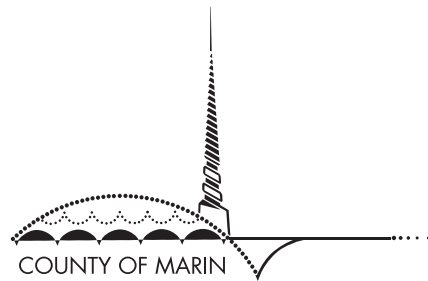
Health Benefits for Retirees

Choose your health coverage with Western Health Advantage

County of Marin's Medicare-eligible retirees, consider a Medicare Advantage plan from Western Health Advantage. Talk with your benefits team about this new offering.

This one-time plan change opportunity gives you the chance to select a new option for health coverage. As you consider the best health plan for you (and your family), choose one that provides access to quality and affordable care that is designed to keep both your family and budget healthy and happy.

Western Health Advantage plans deliver the benefits and coverage you and your family need, with the care and attention you deserve. Consider the health plan that helps you stay healthy, and that's Western Health Advantage.



Check out WHA's new Medicare Advantage plan by reviewing this booklet or visiting choosewha.com/marincountyretirees.

County of Marin Retiree Plan Overview

Medicare Advantage Plan – Effective 01.01.23

**WHA MYCARE
0/20/0 (HMO)**

MEDICAL DEDUCTIBLE

none

ANNUAL OUT-OF-POCKET MAXIMUM¹

\$2,000

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

\$20 per visit

Annual eye and hearing exams

\$20 per visit

Outpatient surgery, performed in office setting

\$20 per visit

Outpatient surgery, facility

\$20 per visit

Laboratory tests, x-rays and diagnostic imaging

covered in full

Imaging (CT/PET scans and MRIs)

\$50 per visit

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

\$20 per visit

Behavior health, outpatient services

\$20 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)

\$20 per visit

Urgent care center (waived if admitted within 24 hours)

\$20 per visit

Ambulance services

\$50 per trip

Durable medical equipment

20%⁴

Routine acupuncture/chiropractic care⁵

\$20 per visit

Over-the-counter purchases⁶

\$100 in credits per quarter

Hearing aid devices and services⁷

\$699/\$999

Routine eyeglasses or contact lenses⁸

\$200 every two years

Fitness membership program⁹

covered in full

County of Marin Retiree Plan Overview

Medicare Advantage Plan – Effective 01.01.23

**WHA MYCARE
0/20/0 (HMO)**

ANNUAL PRESCRIPTION DRUG DEDUCTIBLE¹

none

RETAIL (30-DAY SUPPLY)

TIER 1: PREFERRED GENERIC

\$10/prescription

TIER 2: GENERIC

\$10/prescription

TIER 3: PREFERRED BRAND

\$30/prescription

TIER 4: NON-PREFERRED BRAND

\$50/prescription

TIER 5: SPECIALTY DRUGS

20%⁴ of total prescription

TIER 6: VACCINES

covered in full

MAIL ORDER (90-DAY SUPPLY)

TIER 1: PREFERRED GENERIC

\$25/prescription

TIER 2: GENERIC

\$25/prescription

TIER 3: PREFERRED BRAND

\$75/prescription

TIER 4: NON-PREFERRED BRAND

\$125/prescription

TIER 5: SPECIALTY DRUGS

not available

TIER 6: VACCINES

covered in full

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/marincountyretirees.

Notes

- ¹ The annual out-of-pocket maximum is the total amount that the member must pay for certain services in a 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 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 11).
- ⁶ Over-the-counter credits provided through FirstLine™ Essentials (see page 12).
- ⁷ Hearing aid services provided by TruHearing® (see page 13).
- ⁸ Eyewear services including frames and contacts provided by MESVision® (see page 13).
- ⁹ Silver&Fit® fitness program provided by American Specialty Health Fitness, Inc. (see page 14).

Selecting a doctor from WHA's network

Here's a little HMO 101 to help you get started

Choosing a WHA MyCare HMO plan requires you to select a **primary care physician (PCP)** at the time of enrollment. This is the primary doctor that you will see when you need medical care. If you are ever not completely satisfied with your PCP, you can call WHA to get help selecting a new one.

In the event that you need specialty care, your PCP will refer you to an appropriate **specialist**. Fortunately, with WHA you have choices and flexibility for specialty care. You are eligible for WHA's **Advantage Referral** program, which provides access to participating specialists from WHA's network medical groups. You can search mywha.org/MyCareDoctors or call Member Services for a list of participating specialists.

Note: With your HMO plan, a visit to a doctor or hospital outside of your network or without a referral usually means you will have to cover the full cost of your treatment, except in an emergency. Additionally, if you receive care from a WHA network specialist prior to receiving a referral, you may be liable for the cost of those services.

WHA Medical Groups



Meritage Medical Network
415.884.1840
meritagemed.com



Providence Medical Group
888.432.5464
providence.org



NorthBay Health
707.646.5500
northbay.org



Hill Physicians
800.445.5747
hillphysicians.com



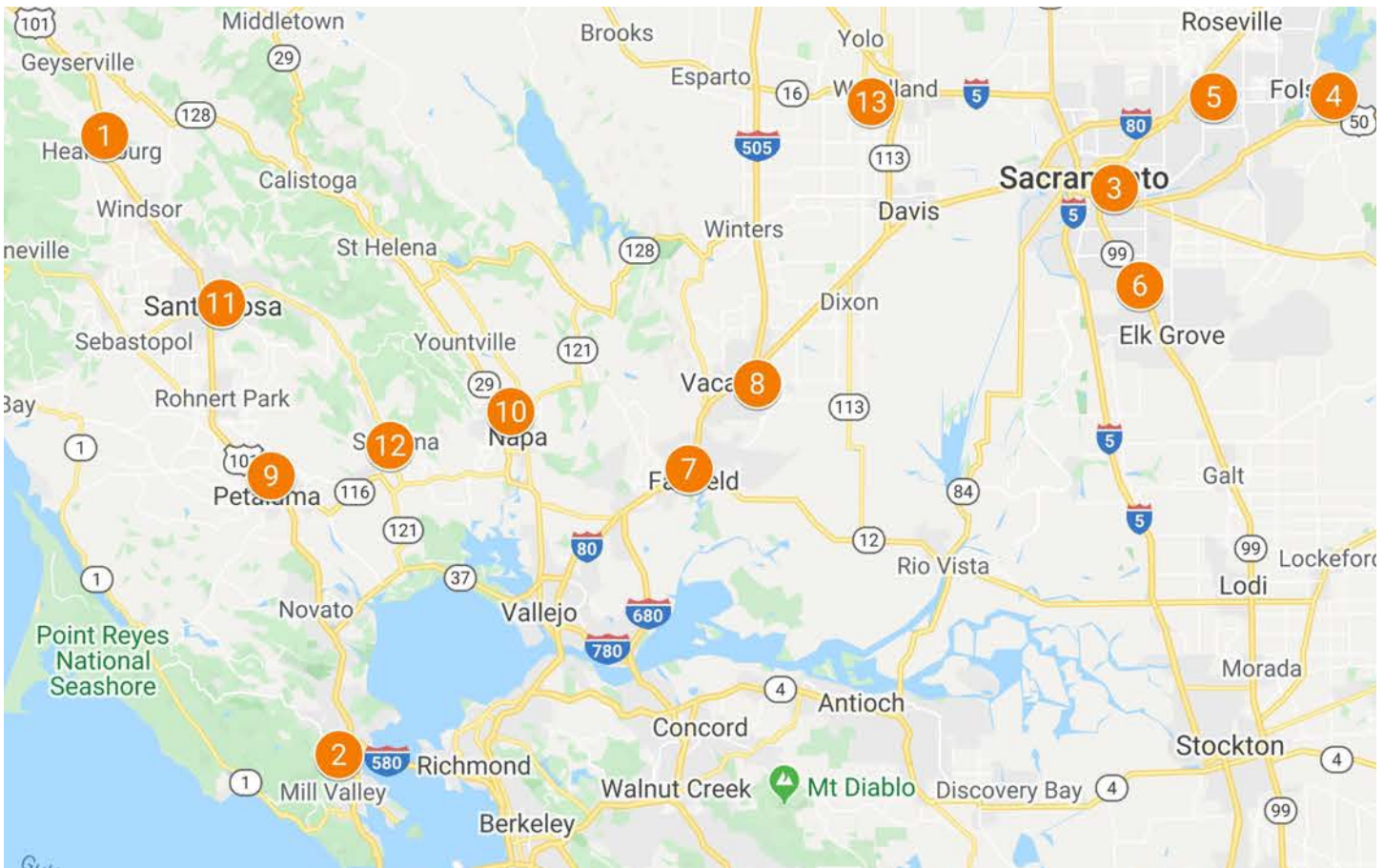
Woodland Clinic
530.668.2600
dhmf.org/woodland



Mercy Medical Group
916.733.3333
mymercymedicalgroup.org

WHA Hospitals and Medical Groups

- 1. Healdsburg District Hospital**
Healdsburg, CA 95448
- 2. MarinHealth Medical Center**
Greenbrae, CA 94904
- 3. Mercy General Hospital**
Sacramento, CA 95819
- 4. Mercy Hospital of Folsom**
Folsom, CA 95630
- 5. Mercy San Juan Hospital**
Carmichael, CA 95608
- 6. Methodist Hospital of Sacramento**
Sacramento, CA 95823
- 7. Modesto Memorial Hospital**
Modesto, CA 95201
- 8. NorthBay VacaValley Hospital**
Vacaville, CA 95687
- 9. Petaluma Valley Hospital**
Petaluma, CA 94954
- 10. Queen of the Valley Medical Center**
Napa, CA 94558-2906
- 11. Santa Rosa Memorial Hospital**
Santa Rosa, CA 95405
- 12. Sonoma Valley Hospital**
Sonoma, CA 95476
- 13. Woodland Memorial Hospital**
Woodland, CA 95695



Note: This is a general representation of our service area

Benefits of our website

Search online for a WHA provider

Visit mywha.org/MyCareDoctors to search our network. Use these step-by-step instructions to help find a clinical provider and location that's right for you.

Choose the type of provider you are looking for:

- Primary Care Physician
- Specialist
- Facility

Use optional search filters in drop-down menu:

- To narrow your search by a specific type of PCP, specialist or facility.
- You can also enter a specific provider's last name or specific facility name; then click submit.

Navigate search results of providers:

- Click provider's address from the list or the red marker on the map to get additional details.
- Choose the filter results option located at the top of your search results for additional filters.

Select advanced filters to narrow down your search by:

- Practitioner type • Specialty • Referral program
- Gender • Effective date • Languages spoken
- Hospital or medical group affiliation; and
- Panel status (provider accepting new Medicare patients, for example)

Capture your results:

- Once you've completed your search, click print results to generate a downloadable, printable PDF.

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.

Once enrolled in WHA, get started by visiting mywha.org/MyCareLogin and follow the prompts to create an account. 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:

- Summary of Benefits: an overview of plan coverage
- Combined Evidence of Coverage (EOC): provides detail of your plan coverage including the medical services available, lists limitations and exclusions, and explains how you can obtain treatment

Take advantage of these online tools:

- Connect to your pharmacy benefits
- Search for a doctor or facility
- Find a mental health provider
- Review your out-of-pocket expenses
- Print a temporary member ID card
- Access 24/7 nurse advice via phone or chat
- Access virtual care with your PCP and specialists
- Discover a complete suite of wellness resources

Virtual Visits and More

24/7 Telehealth and
Nurse Advice Line



WHA's provider network is offering innovative alternatives to the traditional in-person office visit. When a network provider does offer 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. Call your PCP or visit your medical group's website to learn what options are available to you.

Urgent care available virtually

WHA covers you for urgent care and emergency care services wherever you are in the world. Please note that emergency room visits are not covered for non-emergency situations.

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, if necessary, direct you to seek care at the emergency room or your medical group's contracted urgent care center.

Visit mywha.org/MyCareDoctors to search our provider directory or call Member Services to find the closest network location.

In addition, WHA is pleased to offer **Teladoc®** for 24/7 urgent care virtual visits. Teladoc lets

you connect with an urgent care healthcare professional by secure video chat or phone to get a diagnosis on minor injuries and illnesses such as cold 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. **For details on how to access Teladoc, visit mywha.org/MyCareTeladoc.**



Nurse advice line

Through our nurse advice line, WHA provides members 24/7 access to a confidential advice line staffed with registered nurses who are available to answer your health questions and help with treatment options. **For no additional cost, call [877.793.3655](tel:877.793.3655) to speak to a nurse.**

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.



You have choices for filling prescription medications

- **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 Member Services.

Postal Prescription Services (PPS) 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.

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.

Alternative Medicine



Landmark Health

Your MyCare plan includes 20 combined visits for routine complementary and alternative medicine (CAM) annually through Landmark Health. PCP referral is not required to receive covered services.

Acupuncture: Includes treatment of pain related to acute neuromusculoskeletal conditions such as dysfunction of the neck, back or joints, headaches, carpal tunnel, arthritis, allergies and asthma.



Chiropractic Benefits: Includes treatment of pain related to acute neuromusculoskeletal conditions such as low back pain, sprains and strains, headaches, neck pain and muscle spasms.

To learn more about your CAM benefits, visit mywha.org/MyCareCAM to download your plan documents or call Landmark Healthplan at 800.298.4875.

Behavioral Health



Behavioral Health

Behavioral health and substance abuse services, with no referral from your PCP needed, are included in your WHA MyCare plan. Search mywha.org/MyCareDoctors for a behavioral health provider or call WHA Member Services.

WHA's behavioral health care managers are skilled mental health and substance abuse experts. Their purpose is to assess your situation and ensure that you or your eligible dependents receive the type of assistance or care required to help relieve your concern or resolve your problem in a timely way.



FirstLine™ Essentials

All WHA MyCare members receive FirstLine Essentials over-the-counter (OTC) benefits at no cost. Each MyCare Select member receives \$100 in credits each quarter to spend on the purchase of OTC products. These credits must be used each quarter (they do not roll over). You have three options for ordering OTC items with credits:

- Visit **ShopFirstLineBenefits.com** and create an account to view products and place orders online.
- Download the **FirstLine Benefits mobile app** to your smartphone from the App Store or Google Play.
- Check your mail for the **product catalog** and **mail-order form** (with postage paid envelope).

At the start of each quarter (Jan, Apr, Jul, Oct), MyCare members will receive available credits in their FirstLine Essentials account.



Use credits on FirstLine Essentials website or app for 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. Members can order once a quarter using their credits, as they are not carried over to the next. You can go online or download the app to order. **To reach FirstLine Essentials, call 888.992.7494.**

Due to the personal nature of the products, no returns or exchanges are allowed. Delivery is usually in about three business days and there is no cost for taxes or shipping and handling. A minimum order amount is required.



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 up to two TruHearing-branded hearing aids (\$699 copay per aid for an Advanced hearing aid; \$999 copay per aid for a Premium hearing aid) every year as well as two visits annually for hearing aid fitting and evaluation following purchase.

Call [800.334.1807](tel: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.



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.**

Your plan includes up to \$200 of routine eyewear services, including frames and contacts, every two years. A copy of MESVision's Evidence of Coverage can be requested by calling MESVision at **[800.877.6372](tel:800.877.6372)**. Visit **mesvision.com** to locate an MESVision participating provider.





Silver&Fit® Fitness

All WHA MyCare members can stay active with their Silver&Fit membership, at no cost. Visit SilverandFit.com to register and enroll. Find participating fitness center locations or select the Home Fitness program. For more information, call: 877.427.4788 toll-free (TTY/TDD: 711); Mon – Fri, 5 a.m. to 6 p.m.

Silver&Fit benefits include:

- **Access to one of 15,000+ local and national fitness clubs** such as Golds Gym, YMCA, 24-hour Fitness, LA Fitness, and others. Locations may offer MyCare members special discounts.
- **Home Fitness Kits** – choose one (1) Stay Fit kit with fitness gear designed to help you stay active without leaving home. Members may choose one per benefit year of the following: a wearable fitness tracker kit, a yoga kit with mat, or a strength kit with exercise bands and dumbbells. In addition, members may also choose up to two (2) Home Fitness Kits from 34 unique options.*
- **Access to more than 1,500 digital workout videos** through SilverandFit.com or Silver&Fit ASHConnect™ mobile app.
- **No-cost daily workout classes** on Silver&Fit YouTube channel (youtube.com/SilverandFit) and Facebook Live (facebook.com/SilverandFit).

*Members cannot select the same Home Fitness Kit twice in the same benefit year. Kit shipping times may vary. Once selected, kits cannot be exchanged.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit, ASHConnect are trademarks of ASH and used with permission herein. Kits are subject to change. Other names may be trademarks of their respective owners. Participating facilities and fitness chains may vary by location and are subject to change.



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**.

This program 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.

WHA Reference Number • **01-aa-wha-02083**

Note: Assist America is not medical or travel insurance. You or your health plan are responsible for medical bills incurred while you are traveling.



Medical Emergency Assistance

- Medical Referrals
- Medical Monitoring
- Emergency Medical Evacuation
- Foreign Hospital Admission Assistance
- Medical Repatriation
- Prescription Assistance

Travel Emergency Assistance

- Compassionate Visit
- Care of Minor Children

Other services include:

- Return of Vehicle
- Lost Luggage & Document Assistance
- Legal & Interpreter Referrals
- Pre-trip Information



Western Health Advantage

choosewha.com/marincountyretirees

888.992.7494 toll-free; 711 TTY

Monday – Friday 8 a.m. to 6 p.m.



Western Health Advantage complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.