

Sutter Health Plus

**County of Sacramento:
2022 Plan Year Open Enrollment**

Provider-Sponsored Health Plan

Sutter Health is a Northern California health system

Sutter Health Plus is a provider-sponsored health plan affiliated with Sutter Health

We're also a not-for-profit focused on:

- Improving health and wellness of the community
- Delivering value to employers
- Offering competitively priced products
- Making it easier to access care



The Benefits of Membership

- **Convenient online self-service tools**
- **A local, high-quality network of doctors and hospitals**
- **Affordable HMO plans with comprehensive coverage for:**
 - Same-day access to care for everyday health needs
 - Preventive care services at no out-of-pocket cost
 - Wellness and care management programs
 - Member Services to answer questions about care and coverage
 - Worldwide emergency and urgent care

Our Service Area

7K Providers

29 Hospitals

15 Counties



Affiliated Hospitals

BAY AREA

Alameda County

- Alta Bates Summit Medical Center
– Alta Bates Campus
- Alta Bates Summit Medical Center
– Summit Campus
- Children's Hospital Oakland
- Eden Medical Center
- ValleyCare Medical Center

Contra Costa County

- Sutter Delta Medical Center
- San Ramon Regional Medical Center

San Francisco County

- California Pacific Medical Center
– Davies Campus
- California Pacific Medical Center
– Mission Bernal Campus
- California Pacific Medical Center
– Van Ness Campus

San Mateo County

- Mills-Peninsula Medical Center
- Sequoia Hospital

Santa Clara County

- El Camino Hospital Los Gatos
- El Camino Hospital Mountain View
- Lucile Packard Children's Hospital

Santa Cruz County

- Dominican Hospital
- Sutter Maternity & Surgery Center
- Watsonville Community Hospital

Sonoma County

- Novato Community Hospital
Serving southern Sonoma County
- Sutter Santa Rosa Regional Hospital

VALLEY AREA

Placer County

- Sutter Auburn Faith Hospital
- Sutter Roseville Medical Center

Sacramento County

- Sutter Medical Center, Sacramento

San Joaquin County

- Dameron Hospital
- St. Joseph's Medical Center
- Sutter Tracy Hospital

Solano County

- Sutter Solano Medical Center

Stanislaus County

- Memorial Medical Center

Yolo County

- Sutter Davis Hospital

Affiliated Medical Groups

BAY AREA

Affinity Medical Group

Alameda, San Mateo, Santa Clara and Santa Cruz Counties

Dignity Health Medical Group-Dominican

Santa Cruz County

Mills-Peninsula Physicians Network*

Alameda, San Mateo, Santa Clara and Santa Cruz Counties

Palo Alto Medical Foundation**

Alameda, San Mateo, Santa Clara and Santa Cruz Counties

Sutter East Bay Medical Foundation**

Alameda and Contra Costa Counties

Sutter Medical Group of the Redwoods*

Sonoma County

Sutter Pacific Medical Foundation – West Bay*

San Francisco County

VALLEY AREA

Sutter Gould Medical Foundation*

San Joaquin and Stanislaus Counties

Sutter Independent Physicians*

El Dorado, Placer, Sacramento, Solano, Sutter and Yolo Counties

Sutter Medical Group**

El Dorado, Placer, Sacramento, Solano, Sutter and Yolo Counties

Sutter Medical Group – Solano**

El Dorado, Placer, Sacramento, Solano, Sutter and Yolo Counties

* Select providers offer My Health Online

** Offers My Health Online

A Trusted Partner

The Primary Care Physician (PCP)

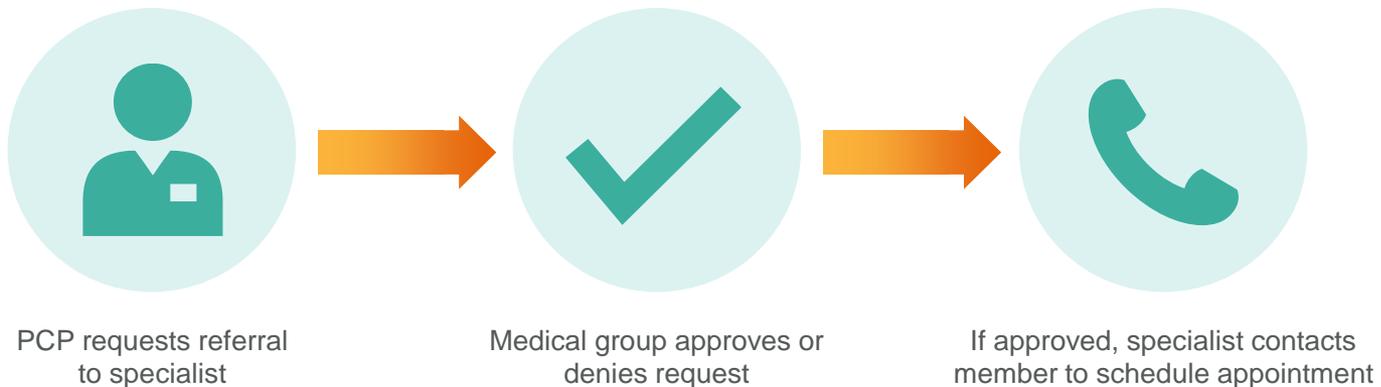
- Members may select a PCP for each covered family member at enrollment; if not, one will be assigned to each member
- PCPs refer members, as needed, for specialty care, X-ray, laboratory and other medical services
- PCPs are affiliated with a medical group and make referrals to specialists within the same medical group



Referral and Prior Authorization

Many covered services, including visits to a specialist, require a referral and prior authorization from the member's medical group.

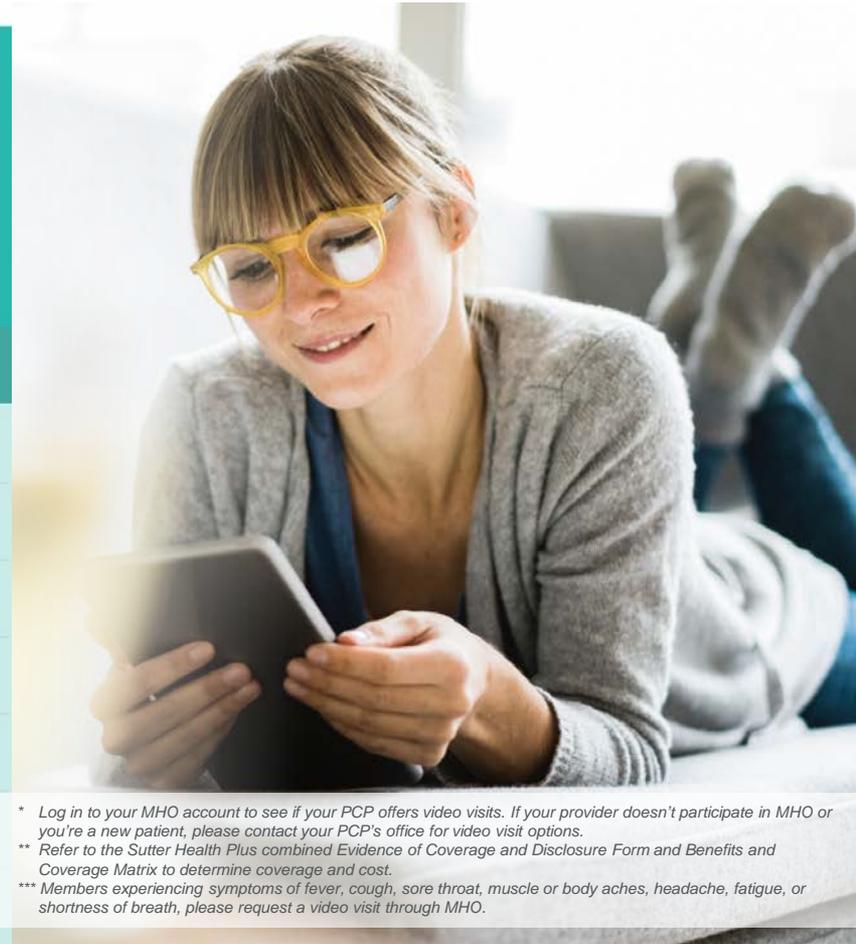
The medical group must give prior authorization for a member to see a provider or obtain services and supplies from providers outside the medical group's network.



Members can self-refer for OB/GYN within their medical group for routine or annual exams.

Same-day Care

Choose from a virtual or in-person visit, depending on your healthcare needs.	 Video Visit with a Sutter Provider through My Health Online (MHO)	 Video Visit with your Primary Care Physician (PCP)*	 Walk-In Care
	Telehealth Cost Share**	Telehealth Cost Share**	Walk-In Care Cost Share**
Cold or Flu***	✓	✓	✓
Ear or Sinus Infection	✓	✓	✓
Rash or Pink Eye	✓	✓	✓
Sore Throat or Fever***	✓	✓	✓
Seasonal Allergies	✓	✓	✓
Complex Health Issues		✓	✓
Minor Bleeding or Cuts			✓



* Log in to your MHO account to see if your PCP offers video visits. If your provider doesn't participate in MHO or you're a new patient, please contact your PCP's office for video visit options.
 ** Refer to the Sutter Health Plus combined Evidence of Coverage and Disclosure Form and Benefits and Coverage Matrix to determine coverage and cost.
 *** Members experiencing symptoms of fever, cough, sore throat, muscle or body aches, headache, fatigue, or shortness of breath, please request a video visit through MHO.

Video Visits



Available through My Health Online (MHO)

- Video visits with a PCP are available to members ages three months and older. Check with your PCP on availability and hours.
- Video visits for all members ages 18 months and older daily from 8 a.m. to 8 p.m. with a provider at Sutter.

Log in to your MHO account to see if your PCP offers video visits. If your provider doesn't participate in MHO or you're a new patient, please contact your PCPs office for video visit options.

Sutter Walk-In Care

Convenient locations for everyday illnesses and health needs

- Colds/flu*, ear or sinus infections, sore throat or fever*, seasonal allergies, immunizations, and upper respiratory infections*
- Same cost to members as a primary care visit visits cost, and may be less, depending on your plan design
- Open 7 days a week, 8 a.m. to 8 p.m. including most holidays
- Same-day scheduling or walk right in

**Members experiencing symptoms of fever, cough, sore throat, muscle or body aches, headache, fatigue, or shortness of breath, please request a video visit through MHO.*



Urgent and Emergency Care



Sutter Health Plus covers emergency services and urgent care worldwide

Members can access emergency and urgent care when they need it without a referral

For a list of in-network urgent care locations, visit sutterhealthplus.org/urgent

Nurse Advice Line



24/7 telephone access to registered nurses for medical questions or concerns

- Helps determine the right level of care for a member's health needs
- Provides home care tips for minor injuries and illnesses

Provider Search

Find providers at sutterhealthplus.org/providersearch

Search for:

- PCPs and Specialists
- Hospitals and Urgent Care Facilities
- Walk-In Care
- Acupuncture Providers*

Plan Partners

Search for:

- Acupuncture or Chiropractic Providers**
- Behavioral Health Providers
- Dental Providers**
- Pharmacies
- Vision Providers**

*Search providers for medically necessary acupuncture services.

**Optional benefits when elected by your employer. For more information, please refer to Sutter Health Plus combined Evidence of Coverage and Disclosure Form and Benefits and Coverage Matrix to determine coverage and cost.

The screenshot shows the Sutter Health Plus Provider Locator search page. At the top, there is a navigation bar with the Sutter Health Plus logo and the text "Your Health Plan". On the right side of the navigation bar, there are links for "Find A Provider" and "Pharmacy". Below the navigation bar, there is a breadcrumb trail showing "Provider Search". The main heading is "Provider Locator". Below the heading, there is a message: "The Sutter Health Plus network is available to our members for all plans and products offered by Sutter Health Plus." and "Provider Locator information updated as of 01/19/2021." The search criteria are organized into several sections: "Physician" (selected), "Other Medical Professional", and "Facility"; "Location:" with a "City / State / ZIP" input field; "Distance:" with a "5 miles" dropdown menu; "Primary Care Specialties:" (Control click for multiselect) with a dropdown menu showing "No Preference", "All Specialties", "Family Medicine", "Internal Medicine", "Obstetrics and Gynecology", and "Pediatrics"; "All Specialties:" with a "No Preference" dropdown menu; "Medical Group Affiliation:" with a "No Preference" dropdown menu; "Hospital Affiliation:" with a "No Preference" dropdown menu; "Languages Spoken: (In addition to English)" with a "No Preference" dropdown menu; "Practitioner Gender:" with a "No Preference" dropdown menu; and "Last Name:" with an "Optional" input field. At the bottom of the search criteria, there is a checkbox for "Accepting new patients" and a "SEARCH DOCTORS" button. Below the search criteria, there is a "Plan Partners" section with three icons: "ACN Group of California", "U.S. Behavioral Health Plan, California", and "Express Scripts".

Pharmacy Benefits



Sutter Health Plus partners with Express Scripts® for pharmacy benefits

- Mail order pharmacy service through **Express Scripts PharmacySM**
- Pick up a 90-day supply of your maintenance drugs at a participating retail pharmacy with the **Smart90[®]** program
- Specialty pharmacy through **Accredo[®]**
- Access the Express Scripts Member Portal to find a network pharmacy, compare drug prices, order refills, and view the Sutter Health Plus Formulary
- Learn more at sutterhealthplus.org/pharmacy

Behavioral Health



Mental health, behavioral health and substance use disorder (MH/SUD) services provided by U.S. Behavioral Health Plan, California (USBHPC)

- Members do not need a referral for office visits and can search for providers directly through USBHPC
- Appointments available in-person or through secure virtual visits with select providers
- Visit sutterhealthplus.org/providersearch and navigate to Behavioral Health under Plan Partners
- Members also have access to Sanvello—an app that offers on-demand help for stress, anxiety and depression—at no cost.

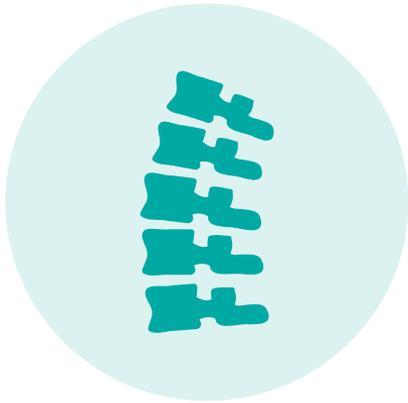
Acupuncture - Rider on Traditional HMO plan



Available through ACN Group of California, Inc. (ACN dba OptumHealth Physical Health of California)

- Services include medically necessary diagnosis and treatment to correct body imbalances and conditions such as low back pain, sprains and strains, nausea, headaches, menstrual cramps, and carpal tunnel syndrome
- Members do not need a referral and can search for providers directly through OptumHealth
- Visit sutterhealthplus.org/providersearch and navigate to Acupuncture/Chiropractic under Plan Partners

Chiropractic - Rider on Traditional HMO Plan



Available through ACN Group of California, Inc. (ACN dba OptumHealth Physical Health of California)

- Medically necessary diagnosis and treatment to reduce pain and improve functioning of the neuromusculoskeletal system
- Members do not need a referral and can search for providers directly through OptumHealth
- Visit sutterhealthplus.org/providersearch and navigate to Acupuncture/Chiropractic under Plan Partners

Infertility Rider - Rider on Traditional HMO Plan



Available through Sutter Health Plus network providers

- Medically necessary services, supplies and medications for the diagnosis and treatment of infertility, including consultations, examinations, diagnostic tests, procedures, and drug therapy
- Infertility services available through Sutter Health Plus network providers
- **Requires a PCP referral and prior authorization from the PCP's medical group**
- View the *Infertility Services Benefit Rider Addendum* in the *Evidence of Coverage and Disclosure Form* for more details

Sutter Health Plus Health and Wellness



Health Coaching Program for healthy weight, tobacco cessation and stress management



Integrated Care Management for heart failure and diabetes



Health and Wellness site including a personal health assessment and 12 action plan modules



24/7 Nurse Advice Line for medical questions or concerns to help members determine the right level of care



Wellness Page for health and wellness tip sheets, health maintenance guidelines, and live and recorded webinars

Learn more at sutterhealthplus.org/wellness

Integrated Care Management Program



Members have access to the Sutter Health Integrated Care Management Program at no additional out-of-pocket cost if they would benefit from disease management.

Disease management, led by specialized care managers, such as specially-trained nurses and certified health coaches, offers diabetes and heart failure programs and can address other chronic conditions as well.

- Includes education, healthy lifestyle coaching, self-monitoring support, and more
- Supports collaboration between members and their health care teams

Health Coaching Program

One-on-one telephonic
personal health coaching for:



Healthy weight



Stress management



Tobacco cessation



Health and Wellness Site

Personal health assessment

- English and Spanish

12 Action Plan modules

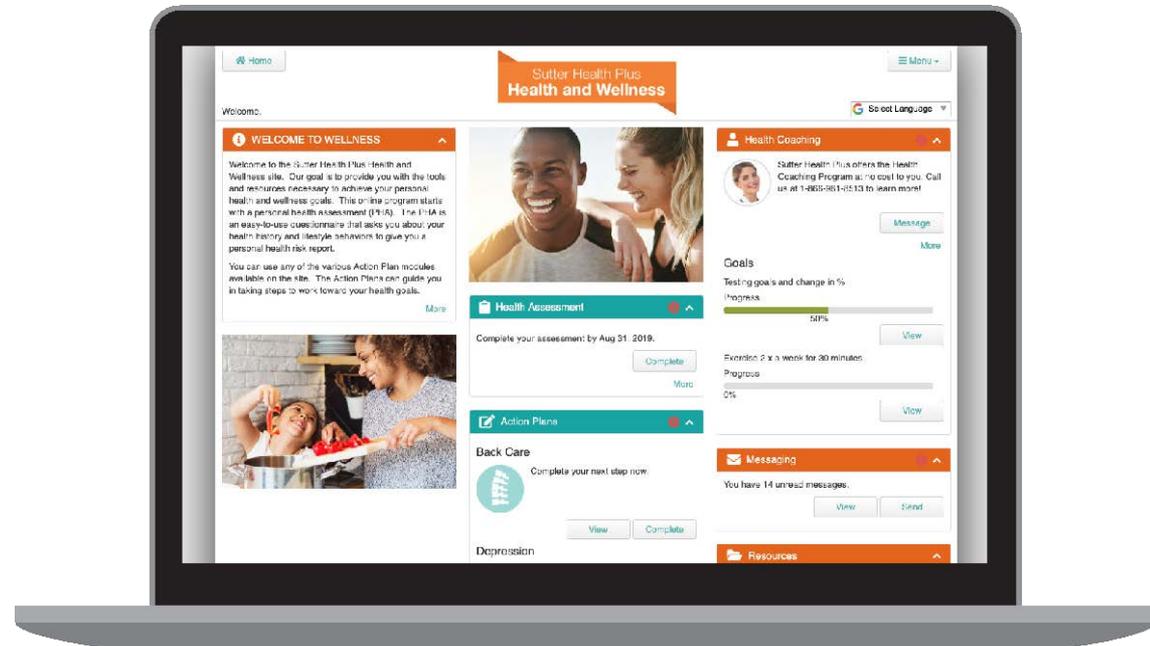
- Healthy Eating, Stress Management, Heart Disease Prevention and more

Health Library

- Learning Centers, a Video Library and a Symptom Checker

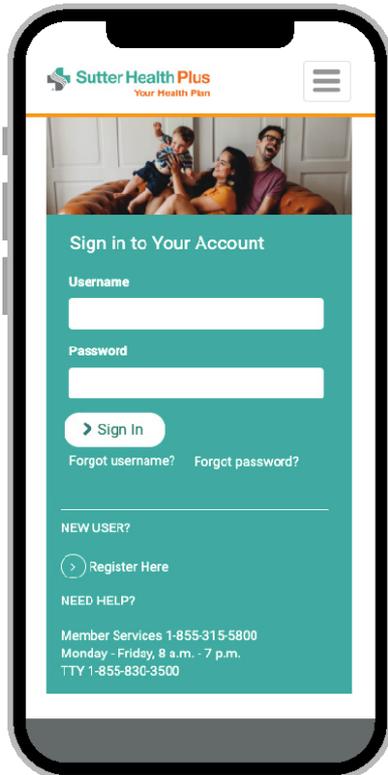
Health Decision Tools

- Designed to guide members through key health decisions, combining medical information with personal values to make health decisions



Accessed through the Member Portal at shplus.org/memberportal

Member Portal

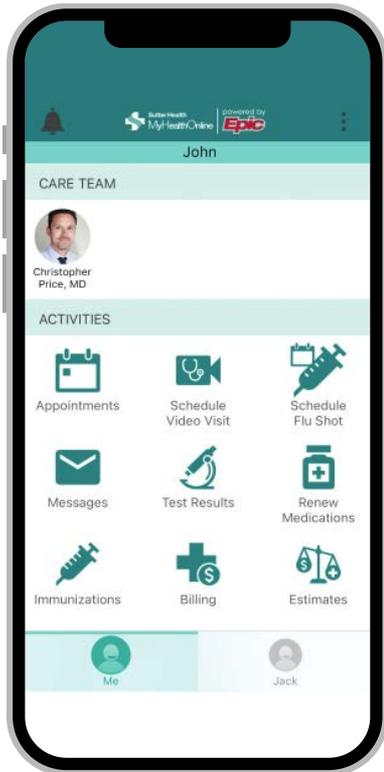


With the Sutter Health Plus Member Portal members can:

- View, print or request member ID cards
- Change primary care physicians
- View eligibility, benefits, copays or coinsurance, account balances, claims information and deductibles
- Update member portal profile

Responsive technology allows access from a smartphone, computer or tablet

My Health Online



With MHO members can securely:

- Schedule appointments online
- Sign up for text reminders and Fast Pass
- Request prescription refills
- Schedule a video visit
- Email doctors' offices
- View lab and most test results
- Access medical records
- Complete appointment arrival with contactless check-in

Online App available in Apple Store or Google Play

Health Plan Benefits

	HMO - ML33	HDHP - HE05
Annual Out-of-Pocket Maximum		
Self-only / Individual member of a family	\$1500	\$2800
Family	\$3000	\$2800
Deductible		
Self-only / Individual member of a family	None	\$1400
Family	None	\$2800
Professional Services		
Primary care office visit / specialty office visit	\$15 per visit	No Charge after deductible
Outpatient Services		
Outpatient surgery facility fee	\$15 per visit	No Charge after deductible
Diagnostic and therapeutic imaging (X-rays) and testing	No Charge	No Charge after deductible
Radiological/nuclear imaging (CT/PET scans, MRIs)	\$15 per procedure	No Charge after deductible
Laboratory tests	No Charge	No Charge after deductible

This is only a summary. In the event of any discrepancies in information, the SHP Evidence of Coverage (EOC) and incorporated Benefits and Coverage Matrix (BCM) determine coverage and costs.

Health Plan Benefits *continued*

	HMO - ML33	HDHP - HE05
Hospitalization Services		
Hospitalization facility fee	No Charge	No charge after deductible
Emergency and Urgent Care Services		
Emergency room services	\$35 per visit	No charge after deductible
Urgent care	\$15 per visit	No charge after deductible
Outpatient Behavioral Health		
Office visit – Individual	\$15 per visit	No charge after deductible
Mental Health office visit – Group	\$7 per visit	No charge after deductible
Substance Use Disorder office visit – Group	\$5 per visit	No charge after deductible
Infertility Rider*		
Infertility services	50% coinsurance	Not covered
Acupuncture and Chiropractic Rider*		
Acu and/or chiro services (up to 30 visits per year each)	\$10 copay per visit	Not covered

*Cost sharing does not apply to an applicable deductible or the annual out-of-pocket maximum

This is only a summary. In the event of any discrepancies in information, the SHP Evidence of Coverage (EOC) and incorporated Benefits and Coverage Matrix (BCM) determine coverage and costs.

Health Plan Benefits *continued*

	HMO - ML33	HDHP - HE05
Prescription Drugs at Outpatient Retail Pharmacies (up to a 30-day supply per prescription)		
Tier 1	\$10 copay	\$10 copay after deductible
Tier 2	\$20 copay	\$20 copay after deductible
Tier 3	\$35 copay	\$35 copay after deductible
Tier 4 (<i>Specialty medications available through Accredo®</i>)	20% coinsurance not to exceed \$100	No Charge after deductible
Prescription Drugs Filled through Mail Order (up to a 90-day supply per prescription)		
Tier 1	\$20 copay	\$20 copay after deductible
Tier 2	\$40 copay	\$40 copay after deductible
Tier 3	\$70 copay	\$70 copay after deductible

This is only a summary. In the event of any discrepancies in information, the SHP Evidence of Coverage (EOC) and incorporated Benefits and Coverage Matrix (BCM) determine coverage and costs.

High-deductible Health Plan

High-deductible Health Plan:

- You will pay 100 percent of the out-of-pocket cost for all covered services except preventive services until the deductible is met; once the deductible is met, all services are covered at the applicable cost share amount until the out-of-pocket maximum is met
- Preventive services covered at a zero dollar cost share

Types of Deductibles



Individual or self-only deductible

The deductible for an individual who enrolls by themselves.



Individual family member deductible

The deductible for an individual within a family.

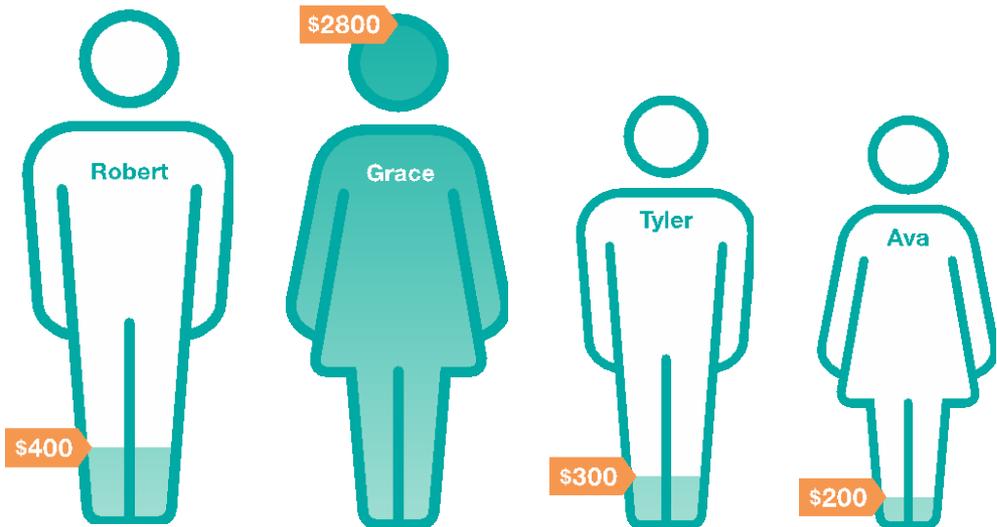


Family deductible

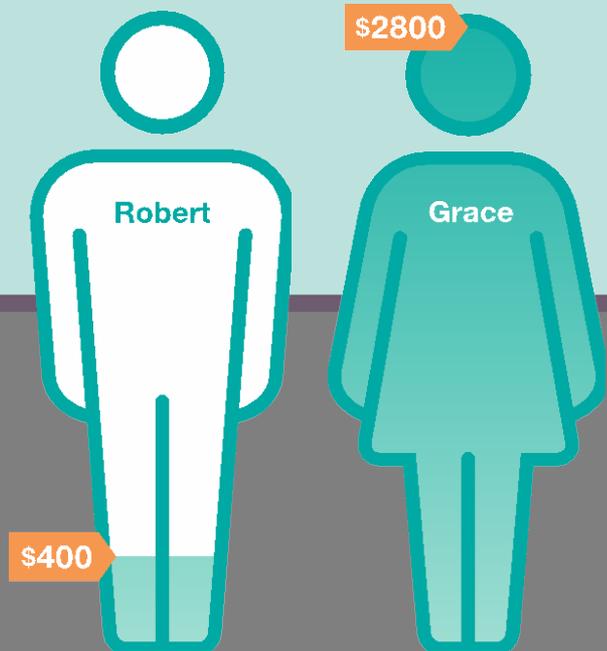
Individual family member deductibles contribute to the family deductible.

Family Deductible

A family of four (Robert, Grace, Tyler and Ava) purchased an HDHP, which has a **\$2,800** individual family member deductible and **\$5,000** family deductible. In March, Robert spent **\$400** on diagnostic services and Grace spent **\$2,800** on hand surgery. Tyler spent **\$300** on lab services and Ava spent **\$200** in physician fees. Together, the family spent **\$3,700** on health care services.



Family Deductible



In April, Grace and Robert were admitted to the hospital with the flu. Grace already met her individual family member deductible of **\$2,800**, so she's only responsible for her plan's share of cost (i.e., copay or coinsurance) for her hospitalization. Robert hasn't met his individual family member deductible or family deductible, so he's responsible for **100%** of his hospitalization until the remaining **\$1,300** of the family deductible is met. When the family as a whole spends **\$5,000**, the family deductible will be met.

Welcoming New Members

- Member ID cards are mailed within a few days after member is enrolled
- The Welcome Book, containing important information and resources to help members navigate their healthcare, is mailed to members
- New welcome calls* are made within the first month of enrollment to review benefit information, answer questions or coordinate provider appointments

**If a phone number is provided upon enrollment*



Renewing Members

- Renewing members receive a **Welcome Back!** mailer for convenient access to important health plan information
- Member ID cards are only issued for new members, member name changes, PCP changes and to replace lost cards, not at each renewal

Welcome Back!

Thank you for choosing Sutter Health Plus as your trusted health plan partner. For your convenience, you can go online to access important and helpful information about your health plan.

Sutter Health Plus
Your Health Plan

BENEFIT DOCUMENTS
shplus.org/memberportal (registration required)

- **Benefit and Coverage Matrix (BCM)**
Information about your cost sharing for covered benefits
- **Evidence of Coverage and Disclosure Form (EOC)**
Information about your covered benefits; how to get primary, specialty, hospital, emergency, after-hours, behavioral health and out-of-network care; how to submit claims; how we evaluate new technology for inclusion as a covered benefit; and more
- **Summary of Benefit and Coverage (SBC)**
Information about your benefits, including covered and non-covered services, in-network and out-of-network services, and cost-sharing information

MEMBER REFERENCE GUIDE
shplus.org/memberportal (registration required)

A brief overview of key information to help you use your health plan benefits and the resources available to you, and inform you of your rights and responsibilities as a member.* Use the guide to quickly find out how to access providers, services and health and wellness programs. The guide includes:

- Grievance Form* and instructions for filing a complaint or appeal and requesting independent medical review
- Information for enrolling in complex case management
- Notices about covered benefits in connection with a mastectomy, language assistance,* nondiscrimination,* privacy,* and timely access*
- Program descriptions for quality improvement and utilization management and a statement about your treatment options

PHARMACY
sutterhealthplus.org/pharmacy

- Learn about your pharmacy benefits, including how to access benefits, request authorizations for drugs with restrictions or limitations, view drugs and cost share tiers on the formulary, and more

HEALTH AND WELLNESS
shplus.org/memberportal (registration required)

- Complete or access your health risk assessment and learn about our programs for health coaching, disease management, complex case management, and more

PROVIDER DIRECTORY
sutterhealthplus.org/providersearch

- Search for network doctors, hospitals, urgent care, walk-in care, and other providers

To request print copies of forms and documents or if you have questions about your benefits, please contact Sutter Health Plus Member Services. Member Services is available 8 a.m. to 7 p.m., Monday through Friday.

1-855-315-5600
(TTY 1-855-830-3500)
sutterhealthplus.org/contact

We look forward to continuing a long and healthy relationship with you.

*Also available pre-login on the Sutter Health Plus website at sutterhealthplus.org

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Getting Help



Member Services can help with any request, including questions about coverage

- Call **855-315-5800**, Monday through Friday, 8 a.m. to 7 p.m.
- Or, visit <http://sutterhealthplus.org/contact>

Questions?