



GREAT COVERAGE

Starts Here

MISSION

We enhance the well-being of people in the communities we serve through a not-for-profit commitment to compassion and excellence in health care services.

VISION

We deliver a seamless member experience connecting quality care and coverage with a local commitment to service excellence.

ABOUT THIS GUIDE

Selecting the right health care coverage for you and your family is a big decision. We designed this guide to help simplify the process and wrote it as if you're already a member. Take a moment to read about Sutter Health Plus.

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CONTACT INFORMATION



Member Services

1-855-315-5800
(TTY 1-855-830-3500)
Monday through Friday,
8 a.m. to 7 p.m.



Mailing Address

P.O. Box 160307
Sacramento, CA 95816



Online

sutterhealthplus.org



About Sutter Health Plus

Sutter Health Plus, a local not-for-profit HMO, offers health plans that give you access to a network of high-quality health care providers, including many of Sutter Health's affiliated hospitals, doctors and health care services. Here, providers work together to offer you easily accessible and personalized care.

We offer traditional and deductible plan designs, including high-deductible health plans that are compatible with health savings accounts.

Our affordably priced health plans give you and your family access to:

- A high-quality network of local providers and hospitals
- Comprehensive medical benefits
- A 24/7 nurse advice line
- Health coaching and disease management programs
- Preventive care services at no out-of-pocket cost
- Coverage for urgent and emergency care anywhere in the world
- A secure member portal to access eligibility, benefits, copays, claims, member identification (ID) cards, and more
- Health and Wellness site
- My Health Online to schedule appointments, email your care team, view test results and access your records



Did You Know?

Sutter Health Plus Member Services is available to answer questions about your coverage, and can schedule appointments directly with many Sutter Health-affiliated providers.

Call **1-855-315-5800**
(TTY 1-855-830-3500)
Monday through Friday,
8 a.m. to 7 p.m.



Three Simple Steps to Enroll

1. Understand Your Benefits Options

Before you start comparing plan options, it's important to have a basic understanding of common health plan benefit terms.* Then, you can choose the option that best suits you and your family.

2. Select Your Primary Care Physician

When you enroll with Sutter Health Plus, you and each of your covered family members select a primary care physician (PCP). Your PCP is your health care advocate — providing and coordinating most of your care. Members can choose from four different types of PCPs. Once you select a PCP, write the Sutter Health Plus Provider ID number and the provider's name on your enrollment form.

TYPES OF PCPs

Family Medicine **Internal Medicine** **Pediatrics** **OB/GYN****

Already a Sutter Health patient?

If your current Sutter Health-affiliated PCP also participates in the Sutter Health Plus network, you don't need to change PCPs—even if the practice is closed to new patients. Simply include the Sutter Health Plus Provider ID number (available on the Provider Locator and provider directory) and check that you're a current patient on your enrollment form.

3. Enroll

We hope that we've made this a hassle-free enrollment process for you. You are now ready to enroll and are one step closer to making an important investment in your family's health.

If you have any questions, please call Member Services at 1-855-315-5800 or visit sutterhealthplus.org.

*See our Glossary of Terms on page 16.

**Some OB/GYNs may be available as a PCP.

Need Help Finding a Doctor?

The Sutter Health Plus network is available to our members for all plans and products offered by Sutter Health Plus.

Provider Locator information updated as of 07/17/2018.

Physician Other Medical Professional Facility

Location:

Distance:

Primary Care Specialties: (Control click for multiselect)

All Specialties
Family Medicine
Internal Medicine
Obstetrics and Gynecology
Pediatrics

All Specialties:

Medical Group Affiliation:

Hospital Affiliation:

Languages Spoken: (In addition to English)

Practitioner Gender:

Last Name:

Accepting new patients

Our Provider Locator is an easy-to-use online tool to help you search for doctors, specialists, hospitals, urgent care centers, and more.

- Go to sutterhealthplus.org/providersearch
- Enter the ZIP code of the area you would like to search and the mile radius
- Within the primary care specialties category, select the type of PCP you want
- Check the box “Show practitioners who are accepting new patients”
- Narrow search results by specialty, medical group, or other criteria
- Or, search for a specific doctor by last name

Accessing Care

When you choose your PCP, you're also choosing their affiliated medical group and care team. Your PCP will refer you, as needed, for specialty care, X-ray, laboratory and other services. Many covered services, including visits to a specialist, require a referral or prior authorization from your medical group. Your PCP will refer you in-network for most services. If in-network services aren't available, your PCP will refer you for out-of-network services and will request authorizations when necessary.

Examples of services your PCP may refer you to include:

- ✓ Diagnostic imaging
- ✓ Lab
- ✓ Rehabilitation
- ✓ Specialty care

Examples of services you may self-refer to include:

- ✓ Health coaching
- ✓ Mental health, behavioral health or substance use disorder treatment
- ✓ OB/GYN
- ✓ Walk-in care



Pharmacy Benefits

Sutter Health Plus partners with Express Scripts® for pharmacy benefits, including retail, mail order and specialty prescription drugs.

Retail

Pick up your prescription drugs at most independent pharmacies and chains where you may already shop—CVS Pharmacy, Raley's, Bel Air, Safeway and Walgreens, to name a few.

With the Smart90® program, you can pick up a 90-day supply of your maintenance drugs at a participating retail pharmacy. While you still pay three copays for your 90-day supply, Smart90 may reduce trips to the pharmacy. For a list of participating pharmacies, search Find a Pharmacy on the Express Scripts guest website.

Mail Order

Sign up for mail order pharmacy service through Express Scripts PharmacySM and receive:

- Up to a 100-day supply, as your benefit plan allows, of your maintenance prescription drugs for the cost of two retail copays
- Free standard shipping of your prescription drugs

Specialty

Specialty drugs are purchased through Accredo®. These drugs are mailed to your home at no cost.

Express Scripts Guest Website

View sample pharmacy cost sharing for some of our most popular benefit plan designs through the guest website, as well as:

- Find a Pharmacy
- Price a Medication
- Mail order pharmacy information
- Sutter Health Plus formulary

Visit sutterhealthplus.org/pharmacy.

Specialty Plan Partners

Sutter Health Plus contracts with several specialty plan partners for certain health care benefits that are not provided through medical groups, as described below.

U.S. Behavioral Health Plan, California (USBHPC)

liveandworkwell.com

All members have benefits for mental health, behavioral health and substance use disorder (MH/SUD) treatment services through USBHPC. Members do not need a referral from their PCP and can search for providers directly through USBHPC or ask your current provider if they are part of the USBHPC network. Refer to the Sutter Health Plus *Evidence of Coverage and Disclosure Form (EOC)* for additional information regarding USBHPC and MH/SUD benefits.

Sutter Health Plus offers optional benefits to small and large group employers by partnering with our specialty plan partners below.

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

myoptumhealthphysicalhealthofca.com

Sutter Health Plus provides a limited essential health benefit for acupuncture to members in any individual and family plan (IFP), any small group plan, and many large group plans. The acupuncture essential health benefit is provided through your Sutter Health Plus medical group when medically necessary and requires a PCP referral and prior authorization from the PCP's medical group. Refer to the Sutter Health Plus *EOC* for more information about this medical benefit.

ACN provides optional chiropractic and acupuncture services when elected by an employer group. You will receive separate ACN benefit documents, and ACN will be listed on your member ID card if your employer elects optional acupuncture or chiropractic (or both) benefits. Members do not need a referral and can search for providers directly through OptumHealth.

Delta Dental

deltadentalins.com

Members enrolled in a small group plan or IFP have pediatric dental benefits through the end of the month in which they turn age 19. Refer to the Sutter Health Plus *EOC* for information regarding pediatric dental benefits provided by Delta Dental, through DeltaCare USA Network.

Delta Dental also provides optional comprehensive dental coverage for adult members of small group plans and for all members of large group plans when the employer group has elected optional comprehensive dental benefits. Members do not need a referral and can search for providers directly through DeltaCare USA.

Vision Service Plan (VSP)

vsp.com

Members enrolled in a small group plan or IFP have pediatric vision benefits through the end of the month in which they turn age 19. An annual refractive eye exam is available to all members enrolled in a large group plan. Refer to the Sutter Health Plus *EOC* for information regarding pediatric vision and the eye exam if applicable.

VSP also provides optional comprehensive vision coverage for adult members of small group plans and for all members of large group plans when the employer group has elected optional, comprehensive vision benefits. Members do not need a referral and can search for providers directly through VSP.

Wellness

Sutter Health Plus offers a variety of programs designed to help you and your family maintain healthy lifestyles.



Health and Wellness Site

Our Health and Wellness site is designed with your physical and mental health in mind. The site provides health-related tools and resources to help you achieve your personal health and wellness goals.

Start your wellness journey with a comprehensive personal health assessment. You complete the confidential, easy-to-use online questionnaire about your health history and lifestyle behaviors. The system analyzes your answers to develop your customized risk report of your current health status. You can also generate a provider version that you can bring to your doctor appointments if you want to discuss any concerns.

You can use any of the 12 available Action Plan modules, such as Healthy Eating, Stress Management, and Heart Disease Prevention to take small steps toward your health and wellness goals.

The site also offers access to a Health Library featuring Learning Centers, a Video Library, a Symptom Checker and more. You can easily access the Health and Wellness site through your secure Sutter Health Plus member portal account at shplus.org/memberportal. Select the Health and Wellness link in the Quick Access toolbar on your homepage. You are automatically taken to, and signed into, the Health and Wellness site.



Health Coaching Program

You have access to the health coaching program to help with healthy weight, tobacco cessation and stress management—all at no additional out-of-pocket cost. This program combines personal life coaching with personal accountability as a way of engaging you in effectively managing your health condition or achieving wellness goals. You will work one-on-one with a coach to uncover barriers to self-management, link behavior to personal values, and set goals to make healthier lifestyle choices.

Participation is easy. Coaching appointments are by telephone and the first call lasts no more than 20 minutes. You and your coach decide how to work together to address needs, concerns and preferences.



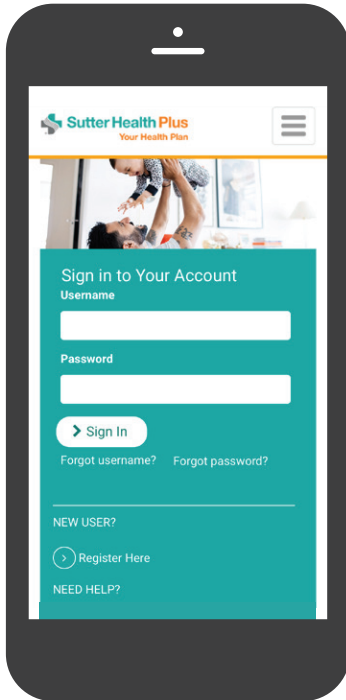
Sutter Health Telephonic Disease Management Program

Sutter Health Plus offers you access to the Sutter Health Telephonic Disease Management Program at no additional out-of-pocket cost if you have one of the following conditions:

- Asthma
- Heart failure
- High cholesterol
- Diabetes
- High blood pressure

You can enroll or your doctor can refer you into one or more of the programs. We also identify members who have these health conditions and provide the appropriate outreach. Once enrolled in the program, we will work with you and your provider to improve your health.

Online Tools

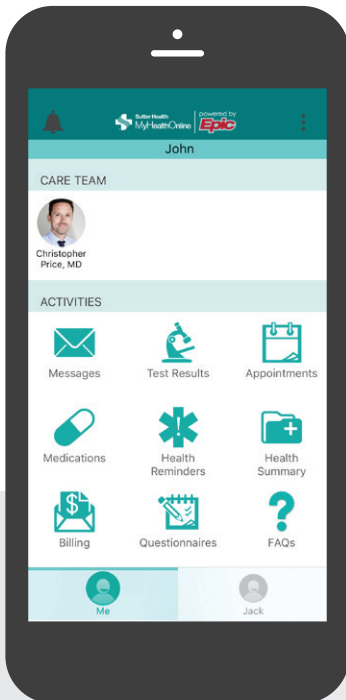


Member Portal

We offer a member portal for your convenience. After you register for the portal, you will have easy access from your smartphone, tablet or computer to:

- Change your PCP
- Request or print member ID cards
- Check your eligibility, benefits, copays, and claims information
- View, save and print a summary of individual and family deductibles and out-of-pocket balances
- Review your *Benefits and Coverage Matrix (BCM)*, *EOC*, and *Summary of Benefits and Coverage (SBC)* documents
- Navigate to the Health and Wellness site
- Read and use Sutter Health Plus forms, resources and member newsletter

▶ **To register for an account go to:**
shplus.org/memberportal



My Health Online

As a Sutter Health Plus member, you can enroll in My Health Online* (MHO), a convenient way to manage your health when and where you want. With MHO, it's easy to stay connected with your care team and have 24/7 access to your health information. You can:

- Book a video visit
- Email your care team
- Make an appointment
- Sign up for text reminders
- Sign up for FastPass appointments
- Renew prescriptions
- View test results
- Update your health history
- Pay bills and your copay online

Sign Up for Text Reminders and FastPass

You can set a communication preference to receive automated appointment reminders. This service allows you to either confirm the appointment, or acknowledge in advance if you need to reschedule. Additionally, with FastPass, you may receive earlier appointment opportunities by SMS text message.

▶ **For more information go to:**
myhealthonline.sutterhealth.org

*If your PCP does not participate in MHO, your functionality is limited to viewing lab and test results from Sutter facilities and accessing video visits. Refer to pages 11 and 12 for a list of medical groups with providers that participate in MHO.



Video Visits

Same-day appointments for common illnesses like rashes, allergies or infections— from your phone, tablet or desktop. Available to members every day from 8 a.m. to 8 p.m., and most holidays from 8 a.m. to 2 p.m.

sutterhealth.org/video-visits



Pharmacy Benefit Portal

Express Scripts manages pharmacy benefits for Sutter Health Plus. Create an account on the Express Scripts Member Portal to access your pharmacy benefit information including:

- Find a Pharmacy
- Price a Medication
- Mail order pharmacy information
- Specialty pharmacy information
- Refill prescriptions
- Claims history

▶ **For more information go to:**
sutterhealthplus.org/pharmacy



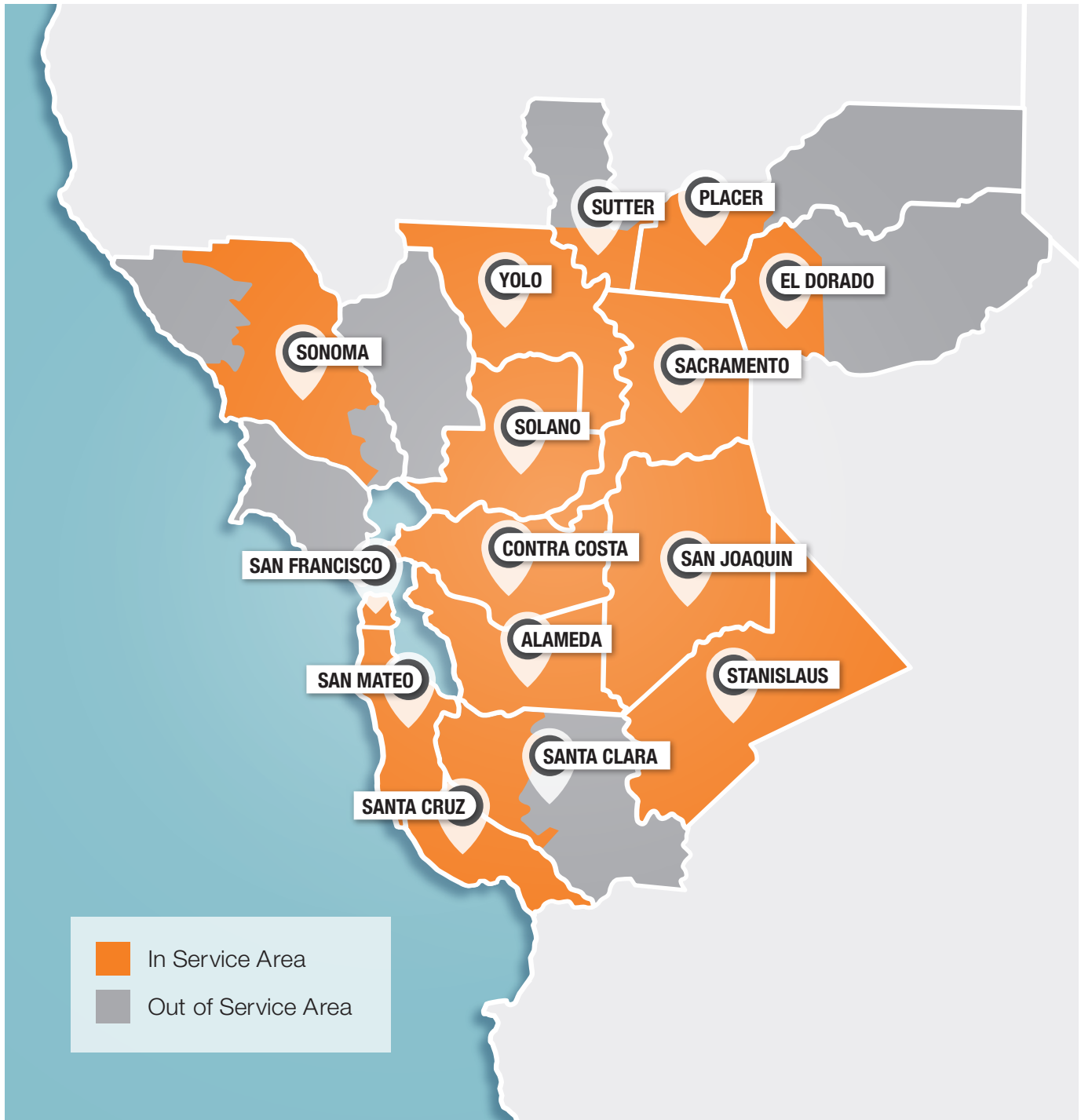
Health and Wellness Site

As a Sutter Health Plus member you gain access to an online Health and Wellness site. Here you will find tools and resources to help you achieve your personal health and wellness goals. See the Wellness section for details.

▶ **Navigate through your Member Portal**
shplus.org/memberportal

The Sutter Health Plus Network

With the Sutter Health Plus network, you can take advantage of conveniently-located neighborhood offices, care centers and facilities in your community. This includes access to high-quality primary care doctors, specialists, labs and diagnostic imaging centers, urgent care centers, hospitals and other health care services. To view all providers and facilities in the service area, please visit sutterhealthplus.org/providersearch.





Care Centers

In many communities, you may have access to multispecialty outpatient care centers that provide a wide variety of services—all under one roof. Services available may include:

- Primary care
- Lab
- Specialty care
- X-ray

SAME-DAY CARE



Video Visits

You have access to video visits through your MHO account, with same-day appointments for common and minor illnesses including:

- Abdominal pain, acne and allergies
- Rash, respiratory problems and sinusitis
- Fever, flu, and pink eye
- Sore throat, UTI and vomiting

For more information visit, sutterhealth.org/video-visits



Sutter Walk-In Care

In select areas, there's Sutter Walk-In Care, with same-day visits for simple, everyday health needs:

- Colds, flu and strep throat
- Sprains and strains
- Allergies, ear and sinus infections
- Flu shots and other immunizations

For a list of Sutter Walk-In Care clinics near you, visit sutterhealthplus.org/walk-in.



Urgent Care

You have convenient access to urgent care services*, offering timely care for unforeseen illnesses or injuries requiring immediate attention, including:

- Mild to moderate asthma attacks
- Moderate injuries such as burns or breaks
- Moderate illnesses such as vomiting, fever and diarrhea

For a list of urgent care centers near you, visit sutterhealthplus.org/urgent.



Hospital Care

You have access to a comprehensive network of hospitals providing 24/7 emergency care* and a variety of outpatient and acute care services**, including:

- Cancer
- Neurosurgery
- Surgical
- Cardiology
- Orthopedic
- Trauma
- Neonatal
- Rehabilitation
- Women's and children's

For a list of hospitals near you, visit sutterhealthplus.org/providersearch.

*Coverage includes worldwide out-of-area urgent and emergency care.

**For non-emergency care, you can access hospital services through a referral or prior authorization through your PCP.

The following information will help you understand your medical group and the facilities you can access.



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

Affiliated Medical Groups

- Sutter Independent Physicians*
- Sutter Medical Group**
- Sutter Medical Group - Solano**

Hospitals

- Sutter Auburn Faith Hospital
- Sutter Davis Hospital
- Sutter Medical Center, Sacramento
- Sutter Roseville Medical Center
- Sutter Solano Medical Center



Valley Area
San Joaquin and Stanislaus Counties

Affiliated Medical Group

- Sutter Gould Medical Foundation**

Hospitals

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



Bay Area
Alameda and Contra Costa Counties

Affiliated Medical Groups

- Affinity Medical Group
- Brown & Toland Physicians – East Bay
- Sutter East Bay Medical Foundation**

Hospitals

- Alta Bates Summit Medical Center
 - Alta Bates Campus
 - Summit Campus
- Children's Hospital Oakland
- Eden Medical Center
- San Ramon Regional Medical Center
- Sutter Delta Medical Center
- ValleyCare Medical Center

*Select providers offer My Health Online

**Offers My Health Online



Bay Area
Alameda, San Mateo, Santa Clara and Santa Cruz Counties

Affiliated Medical Groups

Mills-Peninsula Network*
Palo Alto Foundation Medical Group**

Hospitals

- Alta Bates Summit Medical Center
 - Alta Bates Campus
 - Summit Campus
- Eden Medical Center
- El Camino Hospital
 - Los Gatos Campus
 - Mountain View Campus
- Lucile Packard Children’s Hospital
- Mills-Peninsula Medical Center
- Menlo Park Surgical Hospital
- San Ramon Regional Medical Center
- Sequoia Hospital
- Sutter Maternity & Surgery Center
- ValleyCare Medical Center
- Watsonville Community Hospital



Bay Area
San Francisco County

Affiliated Medical Group

Brown & Toland Physicians

Hospitals

- California Pacific Medical Center
 - California Campus
 - Davies Campus
 - Mission Bernal Campus
 - Pacific Campus



Bay Area
Sonoma County

Affiliated Medical Group

Sutter Medical Group of the Redwoods**

Hospitals

- Novato Community Hospital *servicing southern Sonoma County*
- Sutter Santa Rosa Regional Hospital

*Select providers offer My Health Online

**Offers My Health Online

Alternate Geographic Access Standards

The Sutter Health Plus service area includes 15 counties.

Many providers are concentrated in the more populous areas of the counties. Members residing in the following ZIP codes may need to travel to access a participating PCP and non-emergency hospital services.

PCPs and Hospitals

Within 15–30 miles

Contra Costa County:

94523–Pleasant Hill (Hospital) 19 Miles

El Dorado County:

95682–Shingle Springs (Hospital) 28 Miles

95762–El Dorado Hills (Hospital) 24 Miles

Sacramento County:

95615–Courtland (Hospital) 28 Miles

95624–Elk Grove (Hospital) 19 Miles

95632–Galt (Hospital) 26 Miles

95639–Hood (Hospital) 18 Miles

95680–Ryde (Hospital) 27 Miles

95683–Sloughhouse (Hospital) 28 Miles

95693–Wilton (Hospital) 29 Miles

95757–Elk Grove (Hospital) 20 Miles

95759–Elk Grove (Hospital) 18 Miles

95829–Sacramento (Hospital) 19 Miles

95638–Herald (PCP) 25 Miles

San Joaquin County:

95215–Stockton (Hospital) 18 Miles

95220–Acampo (Hospital) 26 Miles

95227–Clements (Hospital) 27 Miles

95236–Linden (Hospital) 28 Miles

95237–Lockford (Hospital) 24 Miles

95240–Lodi (Hospital) 22 Miles

95242–Lodi (Hospital) 22 Miles

95253–Victor (Hospital) 18 Miles

95336–Manteca (Hospital) 20 Miles

95366–Ripon (Hospital) 19 Miles

95632–Galt (Hospital) 25 Miles

95690–Walnut Grove (Hospital) 26 Miles

95868–Thornton (Hospital) 25 Miles

95219–Stockton (Hospital) 19 Miles

San Mateo County:

94021–Loma Mar (Hospital) 25 Miles

94060–Pescadero (Hospital) 29 Miles

94060–Pescadero (PCP) 29 Miles

Santa Clara County:

95035–Milpitas (Hospital) 19 Miles

Santa Cruz County:

95005–Ben Lomond (Hospital) 18 Miles

96006–Boulder Creek (PCP) 23 Miles

95060–Santa Cruz (PCP) 17 Miles

95060–Santa Cruz (Hospital) 22 Miles

Solano County:

94533–Fairfield (Hospital) 27 Miles

94534–Fairfield (Hospital) 23 Miles

94535–Travis AFB (Hospital) 27 Miles

94585–Suisun City (Hospital) 25 Miles

95625–Elmira (Hospital) 23 Miles

95687–Vacaville (Hospital) 28 Miles

95688–Vacaville (Hospital) 28 Miles

95690–Walnut Grove (Hospital) 28 Miles

95694–Winters (Hospital) 21 Miles

95696–Vacaville (Hospital) 27 Miles

Sonoma County:

94931–Cotati (Hospital) 17 Miles

94952–Petaluma (Hospital) 23 Miles

94954–Petaluma (Hospital) 19 Miles

94999–Petaluma (Hospital) 18 Miles

94972–Valley Ford (Hospital) 24 Miles

95404–Santa Rosa (Hospital) 18 Miles

95442–Glen Ellen (Hospital) 25 Miles

95448–Healdsburg (Hospital) 26 Miles

Stanislaus County:

95313–Crows Landing (Hospital) 26 Miles

95316–Denair (Hospital) 26 Miles

95323–Hickman (Hospital) 28 Miles

95360–Newman (Hospital) 30 Miles

95361–Oakdale (Hospital) 21 Miles

95380–Turlock (Hospital) 25 Miles

95381–Turlock (Hospital) 20 Miles

95382–Turlock (Hospital) 21 Miles

95386–Waterford (Hospital) 24 Miles

95387–Westley (Hospital) 22 Miles

Greater than 30 miles

Sacramento County:

95638–Herald (Hospital) 36 Miles

95690–Walnut Grove (Hospital) 32 Miles

Sonoma County:

95421–Cazadero (Hospital) 38 Miles

95425–Cloverdale (Hospital) 40 Miles

95441–Geyserville (Hospital) 39 Miles

95450–Jenner (Hospital) 35 Miles

Stanislaus County:

95322–Gustine (Hospital) 34 Miles

95363–Patterson (Hospital) 32 Miles

Sutter County:

95645–Knights Landing (Hospital) 33 Miles

Yolo County:

95606–Brooks (Hospital) 49 Miles

95607–Capay (Hospital) 33 Miles

95637–Guinda (Hospital) 42 Miles

95698–Zamora (Hospital) 31 Miles

95937–Dunnigan (Hospital) 44 Miles

95606–Brooks (PCP) 41 Miles

95637–Guinda (PCP) 34 Miles

95679–Rumsey (PCP) 42 Miles

95937–Dunnigan (PCP) 36 Miles

Frequently Asked Member Questions

When will I receive a Sutter Health Plus member identification (ID) card and what information does the card contain? Will dependents receive their own ID cards?

Sutter Health Plus mails member ID cards for each covered member a few days after the member is enrolled. Your PCP and medical group are identified on the ID card. The card also includes important contact information for you and your providers. You should always present your ID card when seeking medical care. If you're new to Sutter Health Plus, we will also send you a Welcome Book containing information and resources to help you navigate your health care.

Where can I find more information about Sutter Health Plus?

Visit sutterhealthplus.org or see the following links for helpful information:

- Network doctors, hospitals, urgent care, walk-in care and other services – sutterhealthplus.org/providersearch
- Pharmacy benefits information – sutterhealthplus.org/pharmacy
- Health Coaching Program, Telephonic Disease Management Program, and more – sutterhealthplus.org/wellness
- BCM, EOC, SBC – shplus.org/memberportal (login required)
- Grievance Form and instructions – sutterhealthplus.org/forms

Do I need to choose a PCP?

Yes. As a new Sutter Health Plus member, you must select a PCP. When you choose a PCP, you're also selecting a medical group. A PCP provides most of your primary health care and coordinates care from other providers. A PCP refers you as needed to providers for specialty care, X-ray, laboratory or other medical services. If you do not choose a PCP, we will assign one to you.

How do I find a PCP?

You can find a PCP by visiting the Provider Locator tool on the Sutter Health Plus website at sutterhealthplus.org/providersearch.

What if I want to change my PCP later?

You can change your PCP at any time by calling Sutter Health Plus Member Services at 1-855-315-5800 or through the Sutter Health Plus Member Portal at shplus.org/memberportal.

How can I find out if my current Sutter Health-affiliated provider is included in the Sutter Health Plus network?

Visit sutterhealthplus.org/providersearch to see if your current or preferred doctor (PCP or specialist) is included in the Sutter Health Plus provider network.

I'm new to Sutter Health Plus. Can I keep my current PCP?

You can keep your current PCP if he or she is a Sutter Health Plus participating provider. You must actively select the provider as your PCP by entering the provider's name and Sutter Health Plus provider identification number on the enrollment application and check that you're a current patient on your enrollment form.

I'm new to Sutter Health Plus. Can I keep my current specialist?

You can keep your specialist if he or she is a Sutter Health Plus participating provider and within the same medical group as your PCP. If you know that you need specialty care and have a specific Sutter Health Plus specialist in mind, you need to select a PCP that is in the same medical group as the specialist.

First, check the Provider Locator to see what medical group the specialist is in. Second, choose a PCP within that medical group. You need to ask your new PCP for a referral to the specialist. In certain situations, a specialist in the Sutter Health Plus network that is outside your medical group may also be available by referral.

Are all Sutter Health-affiliated providers included in the Sutter Health Plus network?

No. Sutter Health Plus has a service area in which it offers health care coverage. Not all Sutter Health-affiliated hospitals, physician organizations and other health care services are in the Sutter Health Plus service area or network. Visit sutterhealthplus.org/providersearch for a list of participating providers and locations.

Can I go to a non-participating provider?

Sutter Health Plus does not cover care provided by non-participating providers unless your medical group provides a referral and prior authorization.

What if I need to see a specialist?

Many covered services, including visits to a specialist, require a referral and prior authorization from your medical group. Your PCP will make referrals to specialists within the same medical group. If you need specialty care and have a specific specialist in mind, check the Provider Locator tool to see what medical group the specialist is in. Make sure you choose a PCP within that medical group.

How can I check to see if my current prescription drugs are covered?

Check the Sutter Health Plus Formulary at sutterhealthplus.org/pharmacy to see if the prescription drug requires a prior authorization.

Where can I get my annual flu shot?

Sutter Health Plus members can get flu vaccines at no additional out-of-pocket cost at their physician's office, a Sutter Walk-In Clinic, or a network pharmacy (where available).

What is Sutter Health Plus' service area?

Sutter Health Plus has a service area in which it offers health care coverage. You can view the full service area on page nine, or visit sutterhealthplus.org/network.

If I live outside of the service area can I still select Sutter Health Plus?

Yes. To qualify for membership, you must live or reside (or work, for employer group plans) in the Sutter Health Plus service area.

My dependent lives outside of the service area. How can he or she get medical services?

Your dependent must select a PCP within the Sutter Health Plus service area who will provide primary care or coordinate care from other providers. While Sutter Health Plus covers out-of-area urgent and emergency care, your dependent must receive all routine and follow-up care from the assigned medical group within the service area.

How will Sutter Health Plus obtain my previous medical records?

If your former medical group is Kaiser Permanente, UC Davis Medical Group, UC San Francisco Health, or Stanford Health, your new Sutter Health Plus provider will have electronic access to your medical records; if you request records from your former physician for personal use, you may be charged a fee.

If your former PCP is with Sutter Independent Physicians, Brown & Toland Physicians, or another medical group, you need to send a Medical Records Request Form to your former physician to release your records. Talk to your new Sutter Health Plus provider about the process of requesting medical records.

Glossary of Terms

Annual Out-of-Pocket Maximum (OOPM): The annual OOPM is the maximum you could be responsible for in one year (some exceptions may apply, please refer to the *EOC*). Each family member has an annual OOPM; you will see this listed in your *SBC*. If you are a member in a family of two or more members, you reach the annual OOPM either when you meet the maximum for any one member, or when your family reaches the family maximum.

Coinsurance: The percent of the cost of a covered service you must pay. If your plan includes coinsurance, you will see the percent you are responsible for listed in your *SBC*.

Copayment: The specific dollar amount you pay each time you see a participating provider or receive certain covered services. Copayments may vary depending on the covered service.

Deductible: The amount you must pay each year to providers before Sutter Health Plus starts to pay part of the costs for certain covered services. Once the family deductible is satisfied by any combination of individual member payments, family members continue to pay copayments or coinsurance until the family OOPM is reached. If enrolled in a self only plan, you are responsible for the self only deductible.

Health Maintenance Organization (HMO): Typically have lower monthly premiums and copays or coinsurance than Preferred Provider Organizations (PPOs).

High-Deductible Health Plan (HDHP): A medical plan with a lower premium and a higher deductible than a traditional HMO plan. Until a member meets the deductible, they will pay 100 percent of the out-of-pocket cost for the services (except preventive care) they receive. Once deductibles are met, all services are covered at the applicable cost share amount until the OOPM is met. The payments for covered services accumulate toward the annual OOPM. All non-preventive services in an HDHP accrue toward the deductible until it's been met.

Premium: The dollar amount due to Sutter Health Plus each month for health care coverage. In most cases, your employer pays part of the premium and you pay the rest, usually in the form of payroll deduction.

To see our full glossary of terms, visit sutterhealthplus.org/glossary.

sutterhealthplus.org

Have questions? Call us at 1-855-315-5800



PM-18-030



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