

# Choosing your health coverage with Western Health Advantage



**HEALTH BENEFITS OVERVIEW 2020** 







# advantage (



# make a healthy switch

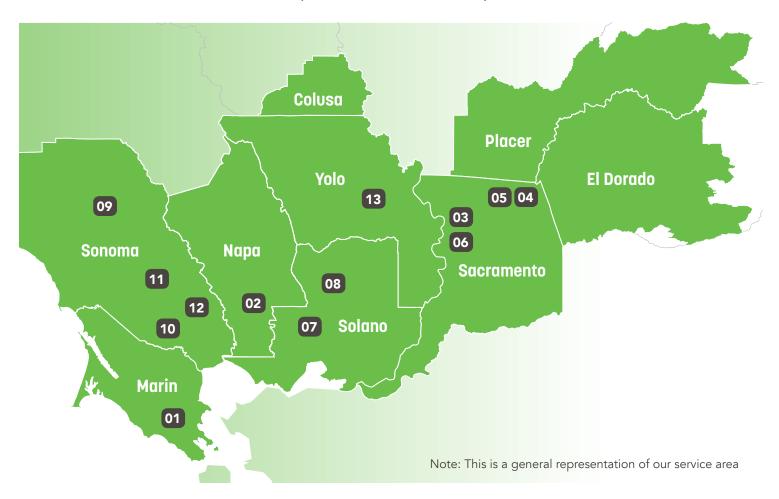
It's that time of year again—open enrollment for your health insurance. If you're looking for an affordable, quality health plan, choose one designed to keep you, your family and budget healthy and happy. Western Health Advantage was designed to deliver the benefits and coverage you and your family need, along with the care and attention you deserve. Before you check the same health plan box as last year, check out your options with Western Health Advantage.

choosewha.com/OE

advantage > you

# our service area

**Coverage Eligibility:** WHA is licensed in the counties and zip codes represented in the map and zip code list. Refer to the facilities list to determine hospitals and medical centers in your area.



**Colusa County** partial coverage: 95912

**El Dorado County** partial coverage: 95613, 95614, 95619, 95623, 95633, 95634, 95635, 95636, 95651, 95656,

95664, 95667, 95672, 95682, 95684, 95709, 95726, 95762

Marin Countyall zip codesNapa Countyall zip codes

**Placer County** partial coverage: 95602, 95603, 95604, 95626, 95631, 95648, 95650, 95658, 95661, 95663,

95668, 95677, 95678, 95681, 95703, 95713, 95722, 95736, 95746, 95747, 95765

Sacramento County all zip codes
Solano County all zip codes
Sonoma County all zip codes
Yolo County all zip codes

# our medical groups

At the time of enrollment, you will select a primary care physician (PCP) close to your home or work to allow reasonable access to care. Your PCP is responsible for coordinating your medical care. Search for your current doctor or find a new PCP at mywha.org/directory.

While your PCP will treat most of your health care needs, if he or she determines that you require specialty care, you will be referred to an appropriate provider. With WHA's Advantage Referral program, you have choices for specialists beyond the medical group of your selected PCP. Learn more at mywha.org/referral.













# Hill Physicians – Sacramento

Call 800.445.5747
Visit hillphysicians.com

# **Mercy Medical Group**

**Call** 916.733.3333

Visit mymercymedicalgroup.org

## **Meritage Medical Network**

Call 415.884.1840 Visit meritagemed.com

# **NorthBay Healthcare**

Call 707.646.5500 Visit northbay.org

# St. Joseph Health Medical Network

**Call** 844.234.0951

Visit psihmedgroups.org/northern-california

### **Woodland Clinic**

**Call** 530.668.2600

Visit woodlandhealthcare.org

# our facilities .....

### **Marin County**

[01] MarinHealth Medical Center

# **Napa County**

[02] Queen of the Valley Medical Center

# **Sacramento County**

[03] Mercy General Hospital

[04] Mercy Hospital of Folsom

[05] Mercy San Juan Medical Center

[06] Methodist Hospital of Sacramento

### **Solano County**

[07] NorthBay Medical Center

[08] NorthBay VacaValley Hospital

# **Sonoma County**

[09] Healdsburg District Hospital

[10] Petaluma Valley Hospital

[11] Santa Rosa Memorial Hospital

[12] Sonoma Valley Hospital

# **Yolo County**

[13] Woodland Memorial Hospital



# **DIRECTORY SEARCH**



Use this step-by-step resource to help deliver the results that you are looking for.

# 1. Choose the type of provider you are looking for:

- Primary Care Physician (PCP) choose from: Family Medicine; General Practice; Internal Medicine; and Pediatrics.
- Specialist examples include: Allergy;
   Cardiology; Dermatology; Obstetrics/
   Gynecology; Oncology; and Podiatry.
- Facility examples include: Hospitals/ Emergency Rooms; Pharmacies; Laboratories; and Urgent Care Centers.

# 2. Use optional search filters:

- If you would like to narrow your search to a specific type of PCP, specialist or facility, select the type from the drop-down menu.
- If you are looking for a specific provider or facility, enter the provider's last name or facility name and click submit.

Go online to mywha.org/directory to search a full listing of primary care physicians, specialists, hospitals, pharmacies and urgent care centers in your area.

# 3. Navigate search results:

- To get additional details about a provider, click on their address.
- From the map view, click the red marker to get additional details about the provider.
- To continue filtering your search results, choose the filter results option located at the top of your search results.

# 4. Select advanced filters to define your search:

From the filter results menu, narrow down your search results by:

- Provider type
- Specialty
- Panel status
- Languages spoken
- Gender
- Medical group affiliation
- Effective date
- Referral program

# 5. Capture your search results:

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





# Sign up for access to your MyWHA account > mywha.org

Your personalized online account helps in managing your health plan with the convenience of any-time access. Click on "Sign Up For MyWHA Tools" and follow the prompts. All it takes is an email address and some basic personal information from you.

# Download our MyWHA mobile app > mywha.org/apps

The MyWHA mobile app provides access to your WHA member ID card, a map to your doctor's office and details about your plan benefits right on your smartphone or tablet. Download the free app from the App Store and Google Play.

# Access your doctor online or via email > mywha.org/connect

Depending on your medical group's online capabilities, you have options for staying connected with your doctor. You may be able to email your doctor, schedule an appointment, view lab results, or even request a video visit.

WHA offers you access to your personal account via our secure, member-only website and mobile apps.

Visit mywha.org to find a variety of resources to help you make the most of your health plan, 24 hours a day, 7 days a week!

- Print a temporary member ID card
- Change your primary care physician
- Review your plan documents
- Find a mental health provider
- Connect to your pharmacy benefits
- Search for a doctor or facility
- Access 24/7 nurse advice
- Review your out-of-pocket expenses
- Discover wellness resources

YOUR BENEFIT COMPARISON		PREMIER 0/15/0 HMO PRIME	ADVANTAGE 0/40/30% HMO PRIME	WESTERN 2500/20/500 HMO PRIME
Effective 1.1.20 — pending approval				
MEDICAL DEDUCTIBLE <sup>1</sup>	SELF-ONLY COVERAGE	none	none	\$2,500
	INDIVIDUAL WITH FAMILY			\$2,500
	FAMILY COVERAGE			\$5,000
PRESCRIPTION DEDUCTIBLE <sup>1</sup>	SELF-ONLY COVERAGE	n/a	n/a	\$150
	INDIVIDUAL WITH FAMILY			
	FAMILY COVERAGE			
ANNUAL OUT-OF-POCKET MAXIMUM <sup>2</sup>	SELF-ONLY COVERAGE	\$1,500	\$3,000	\$5,000
	INDIVIDUAL WITH FAMILY	\$1,500	\$3,000	\$5,000
	FAMILY COVERAGE	\$2,500	\$5,000	\$10,000
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 visits	\$15 per visit	\$40 per visit	\$20 per visit
Annual eye and hearing exams <sup>5</sup>	\$15 per visit	\$40 per visit	\$20 per visit
Outpatient surgery (performed in office setting)	\$15 per visit	\$40 per visit	\$20 per visit
Outpatient surgery (facility)	\$100 per visit	30% <sup>9</sup>	\$250 per visit after deductible
Laboratory test, x-rays and diagnostic imaging	covered in full	covered in full	covered in full
Imaging (CT/PET scans and MRIs)	covered in full	covered in full	covered in full
HOSPITALIZATION SERVICES			
Hospital inpatient, facility	covered in full	30% <sup>9</sup>	\$500 per day after deductible
Hospital inpatient, professional	covered in full	covered in full	covered in full
BEHAVIORAL HEALTH SERVICES			
Mental health and substance abuse office visits	\$15 per visit	\$40 per visit	\$20 per visit
Outpatient mental health and substance abuse services	covered in full	covered in full	covered in full
Inpatient mental health and substance abuse services	covered in full	30% <sup>9</sup>	\$500 per day after deductible
OTHER SERVICES			
Emergency room (waived if admitted)	\$100 per visit	\$100 per visit	\$100 per visit after deductible
Urgent care center	\$20 per visit	\$50 per visit	\$50 per visit
Ambulance services	covered in full	covered in full	covered in full
Durable medical equipment <sup>6</sup>	20%9	20%9	20%9
Infertility services <sup>7</sup>	50% (see Infertility A)	50% (see Infertility A)	50% (see Infertility A)
Acupuncture care, up to 20 visits <sup>8</sup>	\$15 per visit	\$15 per visit	\$15 per visit
Chiropractic care, up to 20 visits <sup>8</sup>	\$15 per visit	\$15 per visit	\$15 per visit
PRESCRIPTION DRUG PLANS (30-DAY SUPPLY)	Rx 10/20/30 2X	Rx 10/30/50 2X	Rx 10/30/50 2X Deductible
TIER 1 medication	\$10	\$10	\$10
TIER 2 medication	\$20	\$30	\$30 after deductible
TIER 3 medication	\$30	\$50	\$50 after deductible
OTHER PRESCRIPTION COVERAGE			
Home self-injectable medication (30-day supply)	20%, up to \$100/month <sup>9</sup>	20%, up to \$100/month <sup>9</sup>	20%, up to \$100/month <sup>9</sup>

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. A copy may be requested by calling 888.499.3198 or via email at whasales@westernhealth.com.

### **NOTES**

- 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.
- 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.
- 9 Percentage copayment amounts are based on WHA's contracted rates with the provider of service.
- 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.



# Three plans to choose from

#### TRADITIONAL PLANS

### > Premier 0/15/0 HMO PRIME

You pay a fixed copayment for office visits while hospitalization, laboratory tests and imaging services are covered in full.

## > Advantage 0/40/30% HMO PRIME

You pay a fixed copayment for office visits while laboratory tests and imaging services are covered in full.

# **DEDUCTIBLE PLAN**

# > Western 2500/20/500 HMO PRIME

Office visits have a fixed copayment while lab and imaging services are covered in full. Services like outpatient surgery, hospitalization and emergency room visits are subject to deductible.



# INFERTILITY BENEFIT

## **COPAYMENT SUMMARY**

#### **INFERTILITY SERVICES**

Covered Infertility services generally include consultations, examinations, diagnostic services whether performed in a physician's office or in a hospital or other facility, and medications. All covered Infertility services, including the diagnostic work-up and testing to establish a cause of "Infertility," require a 50% copayment, which is based on WHA's contracted charges. All covered Infertility services must receive prior authorization and are subject to the exclusions and limitations set forth in this Copayment Summary.

"Infertility" is defined as a condition of being infertile. A member is considered infertile if there is the presence of a demonstrated condition recognized by a licensed physician and surgeon as a cause of infertility or she or he is unable to conceive a pregnancy or to carry a pregnancy to a live birth or produce conception after one (1) year of regular, unprotected heterosexual intercourse, or if the female partner is over age 35 years, after 6 months of regular, unprotected heterosexual intercourse. A woman without a male partner may be considered infertile if she is unable to conceive after at least 12 cycles of supervised artificial/donor insemination (6 cycles for women 35 years or older).

# **COVERED SERVICES — 50% COPAYMENT\***

- · Services and supplies for diagnosis and treatment of involuntary infertility
- Artificial insemination (except for donor semen or eggs, and services and supplies related to their procurement and storage), subject to a maximum of one treatment period of up to three (3) cycles per Lifetime+
- One Gamete Intra-Fallopian Transfer (GIFT) or In Vitro Fertilization per Lifetime+
- Medications for the treatment of Infertility

Genetic testing and counseling are covered benefits when medically indicated and are not subject to the Infertility Benefit copayments.

#### **EXCLUSIONS AND LIMITATIONS**

In addition to exclusions and limitations described under Covered Services, the following apply:

- The member must be diagnosed with "Infertility" as defined in this Copayment Summary.
- All covered Infertility services must be prior authorized by WHA.
- Services and supplies to reverse voluntary, surgically induced infertility are excluded.
- All services involved in surrogacy, including but not limited to embryo transfers, services and supplies related to donor sperm or sperm preservation for artificial insemination, are excluded.
- Frozen embryo transfers and Zygote Intra-Fallopian Transfer (ZIFT) are excluded.
- Intracytoplasmic Sperm Injection (ICSI) is excluded.
- Ova sticks (a self-test for infertility) are excluded.
- Ovum transfer/transplants or uterine lavage as part of infertility diagnosis or treatment is excluded.
- All services related to the sperm donor, including the collection of the sperm, are excluded.
- Sperm storage is excluded.
- Treatment of infertility as a result of previous/prevailing elective vasectomy or tubal ligation, including, but not limited to, procedure reversal attempts and infertility treatment after reversal attempts, is excluded.
- Artificial insemination in the absence of a diagnosis of Infertility is excluded.
- Treatment of female sterility in which a donor ovum would be necessary (e.g., post-menopausal syndrome) is excluded.
- Experimental and/or investigational diagnostic studies, procedures or drugs used to treat or determine the cause of infertility are excluded.
- · Laboratory medical procedures involving the freezing or storing of sperm, ovum and/or pre-embryos are excluded.
- Inoculation of a woman with partner's white cells is excluded (considered experimental).
- \* Copayments for covered Infertility services do not contribute to the annual out-of-pocket maximum of your medical plan with Western Health Advantage.
- +"Lifetime" refers to services obtained during the member's life, including services provided under any other health insurance or HMO.



# Manage your prescription medication benefits using our new partner, OptumRx®.

# OptumRx is easy to use.

OptumRx provides 24/7 access to pharmacists, online and mobile app prescription management, and tools to find pharmacies. Once coverage starts, use the OptumRx mobile app or optumrx.com to help manage your medications. You'll be able to find a network pharmacy, check medication coverage, track home delivery orders and more. You can even sign up to receive text messages that remind you when it's time to refill or take your medication.

# Save money on medications!

Use the pricing tool on the OptumRx app or website to see how much your medication will cost. Your formulary—a list of covered medications—is broken into sections called tiers (or cost level you pay). Choosing medications in lower tiers may save you money. You can also ask your doctor if a generic medication is right for you.



# Several options available through OptumRx.

- Pick up at the pharmacy: Fill your prescription at one of thousands of retail pharmacies in OptumRx's network, which includes large national chains and many local pharmacies. For a complete list of participating pharmacies, use the Pharmacy Locator tool on the OptumRx app or website, or call WHA Member Services.
- Home delivery: Get the medications you take regularly delivered right to your home or work. Order up to a 90-day supply of medications, with no charge for standard shipping.
- Automatic refills: Sign up for the OptumRx Hassle-Free Fill<sup>SM</sup> program and receive automatic refills for your home delivery prescriptions.
- **Specialty pharmacy:** Optum Specialty Pharmacy provides resources and personalized support to help you manage your condition.



Complementary and Alternative Medicine (CAM) is covered as part of your WHA plan. This benefit allows acupuncture and chiropractic care provided through Landmark Healthplan of California, Inc.

Your medical plan includes up to 20 annual visits for each acupuncture and chiropractic care. See your medical plan's copayment summary to determine the cost of services. PCP referral is not required to receive covered services.





# **Acupuncture benefit**

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

Typically covered acupuncture services include:

- Evaluation
- Manual stimulation
- Electroacupuncture
- Moxibustion
- Acupressure
- Cupping

# **Chiropractic benefit**

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

Typically covered chiropractic services include:

- History
- Conjunctive physiotherapy
- Examination
- X-rays
- Manipulation

Note: This information is a summary of the highlights about your acupuncture and chiropractic coverage. For complete benefit information, refer to your Combined Evidence of Coverage and Disclosure Form and Schedule of Benefits for Landmark Healthplan of California, Inc. on the WHA website at mywha.org.





# As a WHA member, your behavioral health benefits are managed through our partner, Magellan Health.

Benefits may include inpatient care, outpatient care, psychiatrist evaluation and office visits, and substance abuse treatment, as defined in your plan. Magellan care managers are skilled mental health and substance abuse experts. They work as an advocate for you. 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.

# Video conferences with counselors now available!

- Faster access to mental health services
- Flexible appointment times
- Completely confidential
- Save time and money by not commuting to a counselor's office

# Behavioral health and substance abuse services without a referral from your primary care provider.

Look to mywha.org/BH to search WHA's customized Magellan provider directory. Find the care you need close to home or work.

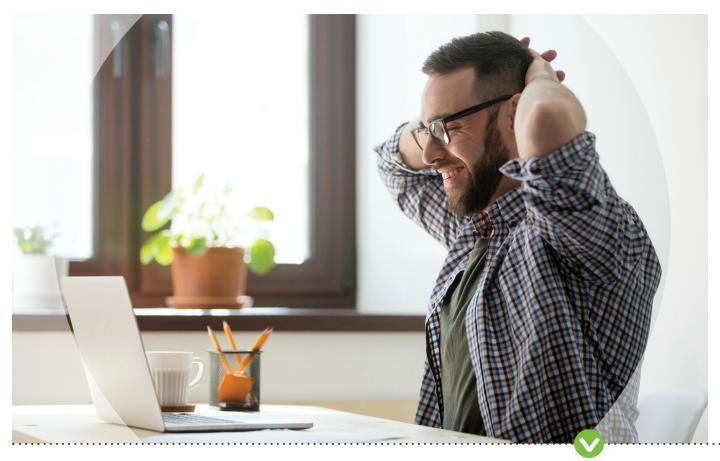
Follow the link to the Magellan website, create an account and discover the online resource available to WHA members. Use interactive tools like self assessments and calculators or browse the on-demand learning topics, which include:

- Coping with stress and anxiety
- Creating work-life balance
- Parenting and relationship help
- Wellness and healthy living

This is a summary of the highlights of behavioral health coverage included in WHA plans. For complete benefit information, members can refer to the Combined Evidence of Coverage and Disclosure Form (EOC/DF) on mywha.org; also available upon request.



# HEALTH & WELLNESS



WHA believes you deserve every opportunity possible to reach your health and wellness goals. As a WHA member you have access to a complete suite of programs and resources.

- Online, personal wellness portal
- Preventive care resources
- 24/7 nurse advice via chat or phone
- Gym and fitness center discounts
- Classes and support groups
- Healthy and delicious recipes

# Online, personal wellness portal

WHA's online wellness program keeps your health status right at your fingertips. MyWHA Wellness helps you set realistic wellness goals while providing the tools you need to achieve those goals.

Your health and wellness portal is the central hub for all wellness program components. Once you create your new online account, you can get started by taking the wellness assessment. It will give you a wellness score along with a personalized report about your medical and behavioral health risks.

Within the portal you can set individual health goals, get personalized action plans, track your progress, access helpful health content and be part of a vibrant online community. With healthy recipes, videos, podcasts and informative articles, you'll find endless inspiration to help you reach your health improvement goals.

# **Preventive care resources**

> mywha.org/guidelines Preventive guidelines are designed to help you make more informed decisions about your health. WHA wants you to know that by following these guidelines and working with your doctor you are taking important steps to safeguard your health. Guidelines include health screenings, tests and other services that are available to you at no additional cost\*, starting at birth through adulthood. WHA also includes easy-to-read, up-to-date immunization schedules as recommended by the Centers for Disease Control and Prevention.

\*Coverage for WHA services depends on eligibility at the time of service.

# 24/7 nurse advice via chat or phone

> mywha.org/nurse24 You have 24/7 access to a nurse advice line staffed with California licensed registered nurses. With Nurse24, you can speak directly with a nurse by calling our dedicated phone number or even chat online. Nurse24 also has interpreters available upon request. Registered nurses are available to answer any of your health questions, including direct referrals to disease management nurses.

# Gym and fitness center discounts

> mywha.org/gyms WHA makes the decision to be active a little easier through gym and fitness center discounts. Discover our newest partnership, Active&Fit Direct®, which allows you access to a wide range of fitness centers for a minimal monthly fee. Other area partners include: California Family Fitness; HealthSpring Fitness (Vacaville); Spare Time Clubs; and Synergy Health Club (Petaluma and Napa). Visit our website to get an up-to-date list of gym partners with details on how to contact or visit their facilities. Be sure to let them know you are a Western Health Advantage member, showing them your member ID card when applicable.



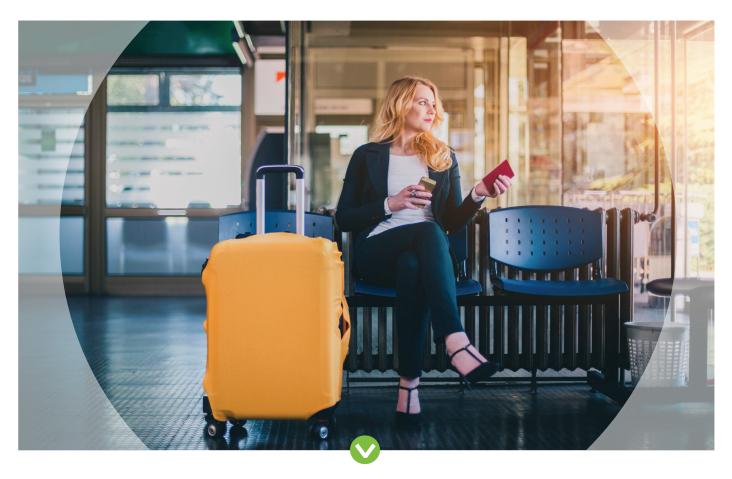
# Classes and support groups

> mywha.org/classes You have access to most of the instructor-led health education programs and classes sponsored by our network's medical groups, even those not connected to your primary care physician's medical group. You will find many classes, programs and/or support groups in these areas: diabetes, fitness, heart and vascular, lung health, nutrition, orthopedics, parenting, pregnancy and childbirth as well as smoking cessation. Unless otherwise noted, most health programs or classes are free.

# Healthy and delicious recipes

> mywha.org/recipes The benefits of a nutritionally sound lifestyle are countless and include decreased risk for and treatment of infections and disease, improved emotional well-being, healthy weight management and lengthened longevity. Using the WHA website, you can browse hundreds of healthy recipes from reputable non-profit health organizations such as: American Heart Association, American Diabetes Association and the American Cancer Society.





# Providing you worldwide travel assistance services.

Anytime you travel 100 miles or more away from home—even in a foreign country—WHA members benefit from assistance services from Assist America.

24 hours a day, 7 days a week, Assist America's experienced crisis management professionals work out of a state-of-the-art operations center with worldwide response capabilities to provide you with the following benefits and much more!

Please note: Urgent care and emergency care services are covered under your WHA health plan wherever you are in the world.

- A global network of expert medical providers
- Medical consultation, evaluation and referral
- Prescription assistance
- Foreign hospital admission assistance
- Critical care monitoring and case management
- Emergency medical evacuation
- Emergency message transmission
- Care of minor children
- Compassionate visit
- Legal and interpreter referrals
- Lost luggage or document assistance
- Pre-trip information

Western Health Advantage complies with applicable Federal and California civil rights laws and does not discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability, as applicable. Western Health Advantage does not exclude people or treat them differently because of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability.

Western Health Advantage:

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, contact the Member Services Manager at 888.563.2250 and find more information online at https://www.westernhealth.com/legal/non-discrimination-notice/.

If you believe that Western Health Advantage has failed to provide these services or discriminated in another way on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability, you can file a grievance by telephone, mail, fax, email, or online with: Member Services Manager, 2349 Gateway Oaks Drive, Suite 100, Sacramento, CA 95833, 888.563.2250 or 916.563.2250, 888.877.5378 (TTY), 916.568.0126 (fax), memberservices@westernhealth.com, https://www.westernhealth.com/legal/grievance-form/. If you need help filing a grievance, the Member Services Manager is available to help you. For more information about the Western Health Advantage grievance process and your grievance rights with the California Department of Managed Health Care, please visit our website at https://www.westernhealth.com/legal/grievance-form/.

If there is a concern of discrimination based on race, color, national origin, age, disability, or sex, you can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at:

Website: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf; Mail: U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201; Phone: 800.368.1019 or 800.537.7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

### **ENGLISH**

If you, or someone you're helping, have questions about Western Health Advantage, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 888.563.2250 or TTY 888.877.5378.

### **SPANISH**

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Western Health Advantage, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 888.563.2250, o al TTY 888.877.5378 si tiene dificultades auditivas.

#### **CHINESE**

如果您,或是您正在協助的對象,有關於Western Health Advantage方面的問題,您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員,請撥電話888.563.2250或聽障人士專線(TTY) 888.877.5378。

# **VIETNAMESE**

Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Western Health Advantage, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi số 888.563.2250, hoặc gọi đường dây TTY dành cho người khiếm thính tại số 888.877.5378.

## **TAGALOG**

Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Western Health Advantage, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 888.563.2250 o TTY para sa may kapansanan sa pandinig sa 888.877.5378.

#### **KOREAN**

만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Western Health Advantage에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담 없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 888.563.2250이나 청각 장애인용 ITY 888.877.5378로 연락하십시오.

#### **ARMENIAN**

Եթե Դուք կամ Ձեր կողմից օգնություն ստացող անձը հարցեր ունի Western Health Advantage-ի մասին, Դուք իրավունք ունեք անվձար օգնություն և տեղեկություններ ստանալու Ձեր նախընտրած լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարե՛ք 888.563.2250 համարով կամ TTY 888.877.5378՝ լսողության հետ խնդիրներ ունեցողների համար։

### **PERSIAN-FARSI**

اگر شما، یا کسی که شما به او کمک میکنید ، سوال در مورد Western Health Advantage (وسترن هلث اَدونتیج) داشته باشید حق این را دارید که کمک و اطلاعات به زبان خود را به طور رایگان دریافت نمایید. لطفا با شماره تلفن 888.563.2250 تماس بگیرید. افراد ناشنوا می توانند به شماره88.877,5378 بیام تاییی ارسال کنند

### **RUSSIAN**

Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Western Health Advantage, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 888.563.2250 или воспользуйтесь линией ТТҮ для лиц с нарушениями слуха по номеру 888.877.5378.

#### **JAPANESE**

ご本人様、またはお客様の身の回りの方でも、Western Health Advantageについてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、888.563.2250までお電話ください。聴覚障がい者用TTYをご利用の場合は、888.877.5378までお電話ください。

#### **ARABIC**

إن كان لديك أو لدى شخص تساعده أسئلة بخصوص Western Health Advantage، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. للتحدث مع مترجم اتصل بـ 888.877.5378، أو برقم الهاتف النصبي (TTY) لضعاف السمع 888.877.5378.

### **PUNJABI**

ਜੇਕਰ ਤੁਸੀਂ, ਜਾਂ ਜਿਸ ਕਿਸੇ ਦੀ ਤੁਸੀਂ ਮਦਦ ਕਰ ਰਹੇ ਹੋ, ਦੇ Western Health Advantage ਬਾਰੇ ਸਵਾਲ ਹਨ ਤਾਂ, ਤੁਹਾਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮਦਦ ਅਤੇ ਜਾਣਕਾਰੀ ਹਾਸਲ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ। ਦੁਭਾਸੀਏ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ, 888.563.2250 'ਤੇ ਜਾਂ ਪੂਰੀ ਤਰ੍ਹਾਂ ਸੁਣਨ ਵਿੱਚ ਅਸਮਰਥ ਟੀਟੀਵਾਈ ਲਈ 888.877.5378 'ਤੇ ਕਾਲ ਕਰੋ।

# **CAMBODIAN-MON-KHMER**

ប្រសិនបើអ្នក ឬនរណាម្នាក់ដែលកំពុងជួយអ្នក មានសំណួរអំពី Western Health Advantage ទេ, អ្នកមានសិទ្ធិទទួលជំនួយនឹងព័ត៌មាន នៅក្នុងភាសារបស់អ្នក ដោយមិនអស់ប្រាក់។ ដើម្បីនិយាយជាមួយអ្នកបកប្រែ សូមទូរស័ព្ទ 888.563.2250 ឬ TTY សម្រាប់អ្នកត្រចៀកធ្ងន់ តាមលេខ 888.877.5378។

# HMONG

Yog koj, los yog tej tus neeg uas koj pab ntawd, muaj lus nug txog Western Health Advantage, koj muaj cai kom lawv muab cov ntshiab lus qhia uas tau muab sau ua koj hom lus pub dawb rau koj. Yog koj xav nrog ib tug neeg txhais lus tham, hu rau 888.563.2250 los sis TTY rau cov neeg uas tsis hnov lus zoo nyob ntawm 888.877.5378.

#### HINDI

यदि आप, या जिस किसी की आप मदद कर रहे हो, के Western Health Advantage के बारे में प्रश्न हैं तो, आपको अपनी भाषा में मदद तथा जानकारी प्राप्त करने का अधिकार है। दुभाशिए के साथ बात करने के लिए, 888.563.2250 पर या पूरी तरह श्रवण में असमर्थ टीटीवाई के लिए 888.877.5378 पर कॉल करो।

## THAI

หากคุณ หรือคนที่คุณกำลังช่วยเหลือมีคำถามเกี่ยวกับ Western Health Advantage คุณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย เพื่อพูดคุยกับล่าม โทร 888.563.2250 หรือใช้TTY สำหรับคนหุหนวกโดยโทร 888.877.5378

# we're here for you.

It goes without saying that a health plan should be there when you need it. At Western Health Advantage we believe the things we do when you don't need us are equally as important. Which is why at WHA we trust doctors to decide the best health care path for patients. We support whole-person health, providing access to wellness classes, support groups, mental health resources and much more. It's just another way we balance an affordable health plan with quality health care.





Contact your Benefits Department or Western Health Advantage direct Call 916.563.3198 or 888.499.3198 888.877.5378 [TDD/TYY]



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