



**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 healthcare services.

## VISION

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

## 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](http://sutterhealthplus.org)



## CONTENTS

About Sutter Health Plus .....	1
Three Simple Steps to Enroll.....	2
Accessing Care.....	3
Pharmacy Benefits .....	4
Specialty Plan Partners.....	5
Wellness.....	6
Online Tools.....	7
The Sutter Health Plus Network .....	8
Alternate Geographic Access Standards .....	11
Frequently Asked Member Questions .....	12
Glossary of Terms.....	15



# 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 healthcare providers, including many of Sutter Health's affiliated hospitals, doctors and healthcare 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:

- An integrated network of high-quality 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 video visits, view test results, and more



### 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



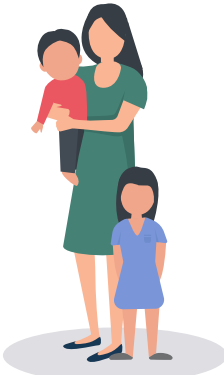
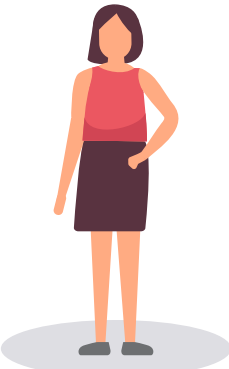
## 1. Understand Your Benefits Options

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 healthcare advocate—providing and coordinating most of your care. Members can choose from four different types of PCPs. Once you select a PCP, list the Sutter Health Plus Provider ID number and the provider's name on your enrollment form.

**TYPES OF PCPs**

 <p><b>Family Medicine</b></p>	 <p><b>Internal Medicine</b></p>	 <p><b>Pediatrics</b></p>	 <p><b>OB/GYN**</b></p>
--	--	--	---

### ***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

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](http://sutterhealthplus.org).

\*See our Glossary of Terms on page 15.

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

# Need Help Finding a Doctor?

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 a 'Find A Provider Pharmacy' link. Below the navigation bar, the page title is 'Provider Search' and 'Provider Locator'. A brief introduction states: 'The Sutter Health Plus network is available to our members for all plans and products offered by Sutter Health Plus.' The search form includes several filters: 'Physician' (selected), 'Other Medical Professional', and 'Facility'. The 'Location' field is set to 'City / State / ZIP'. The 'Distance' is set to '5 miles'. The 'Primary Care Specialties' dropdown menu is open, showing options: 'No Preference', 'All Specialties', 'Family Medicine', 'Internal Medicine', 'Obstetrics and Gynecology', and 'Pediatrics'. Other filters include 'All Specialties', 'Medical Group Affiliation', 'Hospital Affiliation', 'Languages Spoken (In addition to English)', 'Practitioner Gender', and 'Last Name'. There is a checkbox for 'Accepting new patients' and a 'SEARCH DOCTORS' button.

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](https://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 “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 and 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
- ✓ OB/GYN\*
- ✓ Rehabilitation
- ✓ Specialty care

*\*Members can self-refer within their medical group for routine or annual exams.*

### Examples of services you may self-refer to include:

- ✓ Health coaching
- ✓ Urgent care
- ✓ In-network provider office or virtual visits for mental health, behavioral health or substance use disorder
- ✓ Sutter 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.

Express Scripts also offers the Smart90® program. 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 Pharmacy<sup>SM</sup> and receive:

- Up to a 100-day supply, as your benefit plan allows, of your maintenance prescription drugs for two times your 30-day retail cost share, after any applicable deductible
- Free standard shipping of your prescription drugs

### Specialty

Specialty drugs are provided through Accredo®. These drugs are mailed to your home at no additional 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](https://sutterhealthplus.org/pharmacy).

# Specialty Plan Partners

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

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

***liveandworkwell.com*** - access code: **Sutter**

All members have access to mental health, behavioral health and substance use disorder (MH/SUD) treatment services through USBHPC. Members may self-refer for in-network office or virtual visits for mental health, behavioral health or substance use disorder and can search for providers directly through USBHPC. Members can also ask their 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. Pediatric dental and vision essential health benefits are included in all small group plans. These benefits are accessed through our plan partners. This does not apply to large group plans.**

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

***myoptumhealthphysicalhealthofca.com***

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 Physical Health.

## 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.

Large group plan designs do not include the pediatric vision essential health benefit. Members enrolled in a large group plan have an annual refractive eye exam. 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](http://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

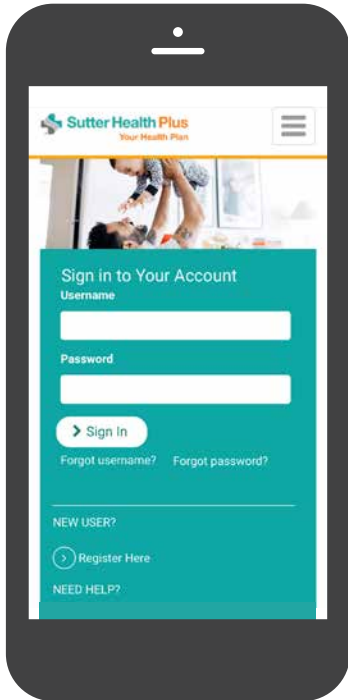
Sutter Health Plus offers you access to the Sutter Health Telephonic Disease Management Program at no additional out-of-pocket cost if you have one of the following conditions:

- 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

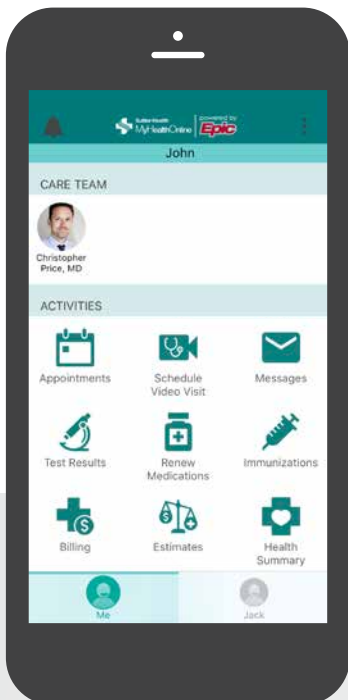


## Member Portal

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
- Pay your individual and family plan premium through the Sutter Health Plus Online Payment Center
- Review your *Benefits and Coverage Matrix (BCM)*, *EOC*, and *Summary of Benefits and Coverage (SBC)* for your medical plan and any of your optional benefits you elected
- 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](https://shplus.org/memberportal)



## My Health Online

As a Sutter Health Plus member, you can enroll in 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 Fast Pass appointments
- Renew prescriptions
- View test results
- Update your health history
- Pay bills and your copays online

### Sign Up for Text Reminders and Fast Pass

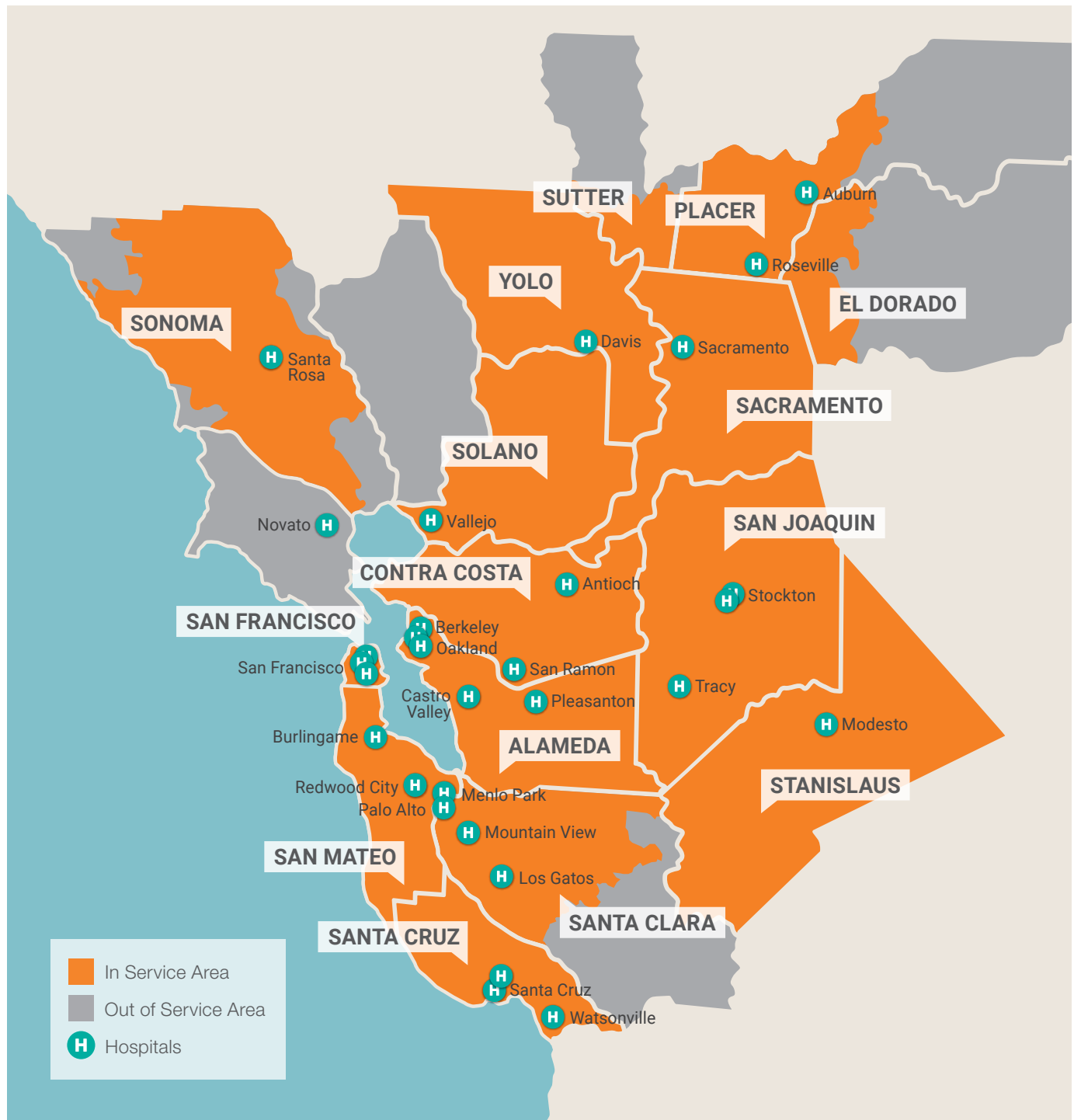
You can set a communication preference to receive automated appointment reminders. This service allows you to either confirm the appointment, or acknowledge in advance if you need to reschedule. Additionally, with Fast Pass, you may receive earlier appointment opportunities by SMS text message.

▶ For more information go to [myhealthonline.sutterhealth.org](https://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 page 9 for a list of medical groups with providers that participate in MHO.

# 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, Sutter Walk-In Care, urgent care centers, hospitals and other healthcare services. To view all providers and facilities in the service area, please visit [sutterhealthplus.org/providersearch](http://sutterhealthplus.org/providersearch).



## Hospitals

### BAY AREA

#### ALAMEDA COUNTY

**Alta Bates Summit Medical Center – Alta Bates Campus**  
Berkeley

**Alta Bates Summit Medical Center – Summit Campus**  
Oakland

**Children’s Hospital Oakland**

**Eden Medical Center**  
Castro Valley

**ValleyCare Medical Center**  
Pleasanton

#### CONTRA COSTA COUNTY

**Sutter Delta Medical Center**  
Antioch

**San Ramon Regional Medical Center**

#### SAN FRANCISCO COUNTY

**California Pacific Medical Center – Davies Campus**  
San Francisco

**California Pacific Medical Center – Mission Bernal Campus**  
San Francisco

**California Pacific Medical Center – Van Ness Campus**  
San Francisco

#### SAN MATEO COUNTY

**Menlo Park Surgical Hospital**

**Mills-Peninsula Medical Center**  
Burlingame

**Sequoia Hospital**  
Redwood City

#### SANTA CLARA COUNTY

**El Camino Hospital Los Gatos**

**El Camino Hospital Mountain View**

**Lucile Packard Children’s Hospital**  
Palo Alto

#### SANTA CRUZ COUNTY

**Dominican Hospital**  
Santa Cruz

**Sutter Maternity & Surgery Center**  
Santa Cruz

**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**  
Stockton

**St. Joseph’s Medical Center**  
Stockton

**Sutter Tracy Hospital**

#### SOLANO COUNTY

**Sutter Solano Medical Center**  
Vallejo

#### STANISLAUS COUNTY

**Memorial Medical Center**  
Modesto

#### YOLO COUNTY

**Sutter Davis Hospital**

## Affiliated Medical Groups

### BAY AREA

#### Affinity Medical Group

Alameda, San Mateo, Santa Clara and Santa Cruz Counties

#### Brown & Toland Physicians\*

San Francisco County

#### Brown & Toland Physicians – East Bay

Alameda and Contra Costa Counties

#### Dignity Health Medical Group –Dominican

Santa Cruz County

#### Mills-Peninsula 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



## 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](https://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
- Prescription refills for most drugs\*
- 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](https://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](https://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](https://sutterhealthplus.org/providersearch).

\*Not available for certain drugs and controlled substances (such as OxyContin®, testosterone, Xanax®, or Codeine®).

\*\*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.

# 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

**95641** – Isleton (Hospital) 28 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

**95219** – Stockton (Hospital) 19 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

**95337** – Manteca (Hospital) 19 Miles

**95366** – Ripon (Hospital) 19 Miles

**95632** – Galt (Hospital) 25 Miles

**95690** – Walnut Grove (Hospital) 26 Miles

**95868** – Thornton (Hospital) 25 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

**95127** – Los Gatos (Hospital) 19 Miles

**95132** – Mountain View (Hospital) 20 Miles

**95140** – Mountain View (Hospital) 29 Miles

**95148** – Los Gatos (Hospital) 18 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

**94571** – Rio Vista (Hospital) 22 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

**94975** – Petaluma (Hospital) 19 Miles

**95404** – Santa Rosa (Hospital) 18 Miles

**95442** – Glen Ellen (Hospital) 25 Miles

**95448** – Healdsburg (Hospital) 26 Miles

#### Stanislaus County:

**95230** – Farmington (Hospital) 25 Miles

**95313** – Crows Landing (Hospital) 26 Miles

**95316** – Denair (Hospital) 26 Miles

**95323** – Hickman (Hospital) 28 Miles

**95329** – La Grange (Hospital) 30 Miles

**95360** – Newman (Hospital) 30 Miles

**95361** – Oakdale (Hospital) 26 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

#### Sutter County:

**95659** – Nicolaus (Hospital) 27 Miles

#### Yolo County:

**95612** – Clarksburg (Hospital) 25 Miles

**95627** – Esparto (Hospital) 29 Miles

**95653** – Madison (Hospital) 24 Miles

**95645** – Knights Landing (Hospital) 29 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

**95679** – Rumsey (Hospital) 49 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 or filling prescriptions. 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 healthcare.

## Where can I find more information about Sutter Health Plus?

Visit [sutterhealthplus.org](https://sutterhealthplus.org) or see the following links for helpful information:

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

## Do I need to choose a PCP?

Yes. As a new Sutter Health Plus member, you must select a PCP or we will assign one to you. When you choose a PCP, you're also selecting a medical group. A PCP provides most of your primary healthcare and coordinates care from other providers. A PCP refers you as needed to providers for specialty care, X-ray, laboratory or other medical services.

## 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](https://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](https://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](https://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 form 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 network 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 healthcare coverage. Not all Sutter Health-affiliated hospitals, physician organizations and other healthcare services are in the Sutter Health Plus service area or network. Visit [sutterhealthplus.org/providersearch](https://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. Sutter Health Plus covers out-of-area urgent and emergency care.

## **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](https://sutterhealthplus.org/pharmacy) to see if the prescription drug is listed.

## **Where can I get my annual flu shot?**

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

## **What is Sutter Health Plus' service area?**

Sutter Health Plus has a service area in which it offers healthcare coverage. You can view the full service area on page eight, or visit [sutterhealthplus.org/network](https://sutterhealthplus.org/network).

## **If I live outside of the service area can I still enroll in Sutter Health Plus?**

If you are enrolling in an individual and family plan, you must live or reside in the Sutter Health Plus service area to be eligible for membership. If you are enrolling through your employer, you must live, reside or work in the Sutter Health Plus service area to qualify for membership.

## **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 network providers 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 may have electronic access to some or all of 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.

**Formulary:** The complete list of self-administered, FDA-approved, outpatient prescription drugs evaluated by the Sutter Health Plus Pharmacy and Therapeutics Committee for use and eligible for coverage under the Sutter Health Plus health plan. Formulary is also known as a prescription drug list.

**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.

**Medical Group:** A group of physicians and other providers who do business together and who provide or arrange for covered services.

**Premium:** The dollar amount due to Sutter Health Plus each month for healthcare 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](https://sutterhealthplus.org/glossary).





[sutterhealthplus.org](https://sutterhealthplus.org)

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



PM-20-020



© 2019 Sutter Health Plan, an affiliate of Sutter Health, is a California not-for-profit public benefit corporation doing business as Sutter Health Plus. Sutter Health is a registered trademark of Sutter Health®. All rights reserved.